

**The influence of religiosity upon Muslim tourists' travel  
decision-making processes for an Islamic leisure destination**

Naushad Mohamed (M.Com Marketing)

Submitted for the degree of Doctor of Philosophy

Heriot-Watt University

School of Social Science

September 2018

The copyright in this thesis is owned by the author. Any quotation from the thesis or use of any of the information contained in it must acknowledge this thesis as the source of the quotation or information.

## ABSTRACT

Existing literature suggests that personal and social factors influence destination image formation. In this regard, although it is generally accepted that cultural factors can influence image perception, the influence of religion on image formation is understood less. This study investigates whether religion influences Muslim tourist decision-making process to an Islamic leisure destination.

A conceptual model was developed with prior knowledge, cosmopolitanism and involvement as antecedent factors of image. Satisfaction and loyalty formed behavioural outcomes. Islamic religiosity assessed the moderating effect of religion on tourist decision-making. Through the lens of pragmatism and a mixed methods approach, data were collected from 961 survey questionnaires and 36 short interviews from Muslim tourists visiting the Maldives. Quantitative results were analysed using Partial least square structural equation modelling.

Quantitative results support positive relationships between the proposed antecedent factors and behavioural outcome factors of destination image. Quantitative findings show Islamic religiosity moderates the relationships between pre-, during- and after-visitation stages. However, results show support for two dimensions only: religious value and religious community attachment with no support for religious belief and religious practice dimensions. Quantitative results support conceptualisation of prior knowledge as a formative construct. In addition, results support destination image and loyalty as higher order constructs. To that end, quantitative findings provide theoretically advanced contributions in testing their relationship with destination image and other variables. Qualitative findings contribute to the limited understanding of Islamic destination image in literature. This thesis advocates Islamic tourism researchers should not limit their focus to Islamic attributes only. This study identified both Islamic and non-Islamic attributes are important for Muslim tourists visiting a leisure Islamic destination.

This research suggests the attachment of Muslim tourists to their religious values and sense of belonging to religious community, can influence what they demand and how they behave in an Islamic leisure destination. Future research can compare Muslim tourist behaviour in similar destination such as Malaysia and Indonesia. Furthermore, non-Muslims in the setting of Islamic tourism will be an interesting inquiry.

## ACKNOWLEDGEMENTS

I am thankful to almighty Allah for giving me the blessing to do a PhD. The journey of completing my PhD has been the most challenging years of my life. I would now highlight those individuals who have given me support and guidance that has helped me to complete this thesis.

First, I am thankful for my first supervisor Dr. Babak Taheri. He has been very patient with me throughout the PhD experience and guided me every step of the way. Dr Babak believed in me more than I did in myself. Thank you Dr Babak. I am also thankful to Dr Aliakbar Jafari and Dr Paul Hopkinson for their invaluable advice and guidance.

Next, I would like to give my sincere gratitude to my mother (Najeeba Moosa) and brother (Nadeem Mohamed). Without the love and support of all my family members, I would not have been able to carry myself through this journey. I am blessed to have my wife who took care of me through all the hard working days. I love my three children (Ain, Azka and Anaa) for understanding that I have to be away for so many days at the office.

Finally, thank you to my fellow PhD colleagues at the School of Social Science at Heriot-Watt University. Especially, Samer for making the PhD life a joyful experience. I am also grateful to the staff and Directors of Clique College who have given me their constant support.

A special thank you to Hassan Areef and Ibrahim Asif of Maldives Airports Company for helping me to collect data. Finally, I am thankful to all the tourist resort managers, and Muslim tourists who have given me their valuable time in contributing to this research.

**Naushad Mohamed**

## DEDICATION

*This thesis is dedicated to my Mamma, Dhonbe and my loving wife.*

## ACADEMIC REGISTRY Research Thesis Submission

Name:	Naushad Mohamed		
School:	School of Social Science		
Version: <i>(i.e. First, Resubmission, Final)</i>	Final	Degree Sought:	PhD

### Declaration

In accordance with the appropriate regulations I hereby submit my thesis and I declare that:

- 1) the thesis embodies the results of my own work and has been composed by myself
- 2) where appropriate, I have made acknowledgement of the work of others and have made reference to work carried out in collaboration with other persons
- 3) the thesis is the correct version of the thesis for submission and is the same version as any electronic versions submitted\*.
- 4) my thesis for the award referred to, deposited in the Heriot-Watt University Library, should be made available for loan or photocopying and be available via the Institutional Repository, subject to such conditions as the Librarian may require
- 5) I understand that as a student of the University I am required to abide by the Regulations of the University and to conform to its discipline.
- 6) I confirm that the thesis has been verified against plagiarism via an approved plagiarism detection application e.g. Turnitin.

\* Please note that it is the responsibility of the candidate to ensure that the correct version of the thesis is submitted.

Signature of Candidate:		Date:	11/9/2018
-------------------------	---	-------	-----------

### Submission

Submitted By <i>(name in capitals)</i> :	
Signature of Individual Submitting:	
Date Submitted:	

### For Completion in the Student Service Centre (SSC)

Received in the SSC by <i>(name in capitals)</i> :			
Method of Submission <i>(Handed in to SSC; posted through internal/external mail):</i>			
E-thesis Submitted <i>(mandatory for final theses)</i>			
Signature:		Date:	

## TABLE OF CONTENTS

CHAPTER 1 : INTRODUCTION .....	1
1.1. Introduction of chapter .....	1
1.2. Research background .....	1
1.3. Rationale for this study .....	2
1.4. Aim and objectives .....	3
1.5. Originality of study .....	3
1.6. Research context: Maldives .....	4
1.7. Research design.....	8
1.8. Outline of chapters .....	9
1.9. Conclusion.....	10
CHAPTER 2 : DESTINATION IMAGE .....	11
2.1 Introduction .....	11
2.2 Destination image (Part one).....	11
2.2.1 Brand image.....	12
2.2.2 What is a Destination? .....	13
2.2.3 Defining destination image .....	14
2.2.4 Image formation theory.....	15
2.2.5 Conceptualisation of destination image .....	17
2.2.6 Image measurement analysis in tourism studies (2000 – 2017) .....	20
2.3 Islamic Destination Image (Part two).....	26
2.3.1 Religious tourism.....	26
2.3.2 Leisure tourism and religion .....	27
2.3.3 Islamic tourism.....	30
CHAPTER 3 : ANTECEDENTS AND BEHAVIOURAL OUTCOMES OF DESTINATION IMAGE.....	38
3.1 Prior Knowledge .....	39
3.2 Cosmopolitanism.....	45
3.3 Involvement.....	49
3.4 Satisfaction .....	53
3.5 Loyalty .....	57
CHAPTER 4 : RELIGIOSITY .....	65
4.1 Introduction .....	65
4.2 Aim of conducting a systematic literature review (SLR) on religiosity .....	66

4.3	SLR Approach.....	67
4.3.1	Inclusion and exclusion criteria .....	67
4.3.2	Materials and outcomes .....	68
4.4	Key findings:.....	71
4.4.1	Publication trends.....	71
4.4.2	Context of study and representation of faith groups.....	72
4.4.3	Research methodology used .....	73
4.5	Measurement of religious affiliation .....	74
4.5.1	Relationship between religious affiliation & consumer behaviour in SLR ..	76
4.6	Conceptualisation and measurement of religiosity .....	78
4.7	Analysis of religiosity measurement in SLR and key findings.....	81
4.7.1	Religiosity measurement approaches in SLR .....	81
4.7.2	Findings of SLR on the relationship between religiosity and consumer behaviour .....	84
4.8	Criticism of religiosity measurement .....	87
4.9	Conceptual model for current study .....	89
4.9.1	Prior knowledge and Islamic destination image .....	90
4.9.2	Prior knowledge and involvement .....	91
4.9.3	Cosmopolitanism, involvement and Islamic destination image .....	93
4.9.4	Involvement and image.....	94
4.9.5	Involvement and satisfaction .....	95
4.9.6	Destination image, satisfaction and loyalty .....	95
4.9.7	The moderating effect of Islamic religiosity.....	97
CHAPTER 5 : METHODOLOGY .....		101
5.1	Introduction .....	101
5.2	Purpose of current study.....	101
5.3	Research philosophy .....	102
5.3.1	Pragmatism as a research philosophy .....	106
5.3.2	Inductive vs deductive logic .....	109
5.4	Research approach: Mixed methods research .....	111
5.4.1	Quantitative Research .....	113
5.4.2	Qualitative Research .....	113
5.4.3	Justification of using Mixed Methods Research.....	114
5.4.4	Strategy for combining methods.....	116

5.4.5	Methodology used in literature on destination image and tourist decision-making process .....	117
5.5	Quantitative phase – The Principal Survey .....	118
5.5.1	Strategy for questionnaire survey .....	118
5.5.2	Sampling process .....	122
5.5.3	Reflectiveness of population in the sample and sample size .....	124
5.5.4	Questionnaire survey instrumentation .....	127
5.5.5	Pilot testing .....	131
5.6	Qualitative phase: Semi-structured interview .....	132
5.6.1	Semi-structured interview .....	132
5.6.2	Researcher’s role.....	134
5.6.3	Interview data collection process.....	135
5.6.4	Content of interview .....	141
5.6.5	Pilot study .....	142
5.6.6	Data analysis: Template analysis.....	142
5.6.7	Validity and reliability .....	146
5.7	Methodological limitations .....	147
5.8	Summary of chapter .....	148
CHAPTER 6	: QUANTITATIVE RESULTS .....	149
6.1	Introduction .....	149
6.2	Section 1: Descriptive analysis .....	151
6.2.1	Data screening and examination .....	151
6.2.2	Descriptive findings .....	151
6.3	Section 2: Statistical considerations.....	154
6.3.1	Normality tests .....	154
6.3.2	Common method variance .....	156
6.3.3	Analytic technique – Why PLS.....	157
6.3.4	Reflective, formative and higher-order models’ justification.....	161
6.4	Section 3: Testing the Conceptual Framework .....	164
6.4.1	Analysis of reflective measurement models .....	164
6.5	Analysis of prior knowledge as formative measurement.....	174
6.5.1	Content specification .....	174
6.5.2	Indicator reliability.....	175
6.5.3	Variance inflation factors (VIF).....	175
6.5.4	External validity.....	176



6.6	Analysis of higher order models .....	177
6.7	Analysis of structural model .....	180
6.7.1	Coefficient of determinations $R^2$ .....	180
6.7.2	Effect size ( $f^2$ ) .....	181
6.7.3	Predictive relevance of the model ( $Q^2$ ) .....	181
6.7.4	Goodness of fit .....	183
6.7.5	Standardised root mean square residual (SRMR) .....	184
6.8	Direct effects .....	184
6.9	Post hoc analysis of the indirect effect .....	185
6.10	Multi-group analysis .....	187
6.11	Summary .....	190
CHAPTER 7 : QUALITATIVE FINDINGS.....		192
7.1	Introduction .....	192
7.2	Prior Knowledge .....	192
7.2.1	Past experience.....	192
7.2.2	Expertise .....	192
7.2.3	Familiarity.....	193
7.3	Cosmopolitanism.....	193
7.4	Involvement.....	195
7.5	Islamic destination image attributes .....	196
7.5.1	Halal food.....	196
7.5.2	Prayer facilities .....	199
7.5.3	Muslim-friendly recreation activities.....	201
7.5.4	Cost .....	204
7.5.5	Safe destination for Muslim tourists .....	205
7.6	Islamic religiosity .....	206
7.6.1	Religious belief .....	206
7.6.2	Religious practice.....	206
7.6.3	Religious values .....	207
7.6.4	Muslim local community .....	208
7.7	Satisfaction and loyalty .....	209
7.8	Summary .....	211
CHAPTER 8 : DISCUSSION.....		212
8.1	Introduction .....	212

8.2	Objective 1: To explore factors which influence image formation in an Islamic leisure destination.....	214
8.2.1	Quantitative phase: theoretical model.....	214
8.2.2	Qualitative phase: theoretical model.....	221
8.2.3	Discussion of quantitative results testing structural relationships between antecedent factors and Islamic destination image .....	227
8.2.4	Qualitative results providing complementary support for antecedent factors influencing destination image.....	231
8.3	Objective 2: To understand the effect of Islamic destination image on behavioural outcomes.....	233
8.4	Objective 3: To examine the interrelationship between factors which influence image formation and behavioural outcomes with respect to Islamic destination image.....	238
8.5	Objective 4: To assess whether Islamic religiosity influences the tourist decision-making process for Muslim tourists .....	241
8.5.1	Quantitative phase.....	242
8.6	Summary .....	249
CHAPTER 9 : CONCLUSION .....		252
9.1	Introduction .....	252
9.2	Overview of study .....	252
9.3	Key findings and contribution to theory .....	253
9.4	Contextual contribution.....	259
9.5	Methodological contribution .....	260
9.6	Managerial implications and recommendations.....	261
9.7	Limitations and future research.....	262
9.8	Personal reflections on the research .....	264
9.9	Conclusion.....	265
<b>REFERENCES .....</b>		<b>267</b>
<b>APPENDICES</b>		
Appendix 1: Summary of selected papers examining destination image.....		308
Appendix 2: SLR on religiosity articles .....		348
Appendix 3: Survey Questionnaire.....		388
Appendix 4: Interview guide .....		391
Appendix 5: Interview participant information sheet .....		394
Appendix 6: Descriptive Statistics .....		396

Appendix 7: Normality tests .....	401
Appendix 8: Academic Achievements .....	405

## LIST OF FIGURES

Figure 1: Geographic location of Maldives .....	4
Figure 2: Research design overview .....	8
Figure 3: Components of destination image .....	18
Figure 4: Framework for customer loyalty .....	57
Figure 5: Six representations of satisfaction and loyalty .....	60
Figure 6: Summary of search process for relevant articles.....	69
Figure 7: Growth of publications investigating the influence of religion in consumer behaviour .....	72
Figure 8: Representation of religious faith groups .....	73
Figure 9: Representation of countries as focus or context of study .....	72
Figure 10: Conceptual model.....	100
Figure 11: A framework for Research- The interconnection of worldviews, design and research methods .....	102
Figure 12: Combining mixed methods .....	116
Figure 13: No. of interviews with couples and individuals .....	137
Figure 14: Gender distribution of interview participants.....	137
Figure 15: Type of accommodation .....	137
Figure 16: Nationality of interview participants .....	138
Figure 17: Age distribution of interview participants.....	138
Figure 18: Participants age profile.....	152
Figure 19: Education profile of participants .....	153
Figure 20: Income status of participants .....	153
Figure 21: Nationality of participants .....	154
Figure 22: Reflective model.....	162
Figure 23: Formative model.....	162
Figure 24: Cronbach Alpha.....	165
Figure 25: Composite reliability .....	166
Figure 26: Average variance computation .....	170
Figure 27: Structural model .....	179
Figure 28: Prior knowledge as a formative construct .....	220

## LIST OF TABLES

Table 1: Types and number of registered tourist accommodation in Maldives (2012-2016)	5
Table 2: Arrival of tourists from Muslim majority countries.	6
Table 3: Six As Framework for the analysis of tourism destinations	13
Table 4: Definitions of destination image in literature	14
Table 5: Methods options for measuring destination image	19
Table 6: Classification of studies based on conceptualisation of destination image	21
Table 7: Classification of studies based on destination image scale development approach from literature	22
Table 8: Classification of studies based on qualitative techniques used in destination image scale development.	23
Table 9: Classification of studies based on methods of content validity in destination image scale development	23
Table 10: Tangible and intangible attributes in Islamic destinations	34
Table 11: Loyalty Phases with Corresponding Vulnerabilities	58
Table 12: Inclusion and exclusion criteria	67
Table 13: List of articles selected for thematic analysis	70
Table 14: Classification of studies examining religious affiliation	75
Table 15: Self-evaluation of religiosity using single items	81
Table 16: Unidimensional measures of religiosity using multiple items	82
Table 17: Multidimensional measures of religiosity	83
Table 18: Constructivism, Pragmatism and Postpositivism	105
Table 19: Characteristics of Pragmatism	108
Table 20: Dimensions of Contrast Among the Three Methodological Communities	112
Table 21: Types of survey techniques	119
Table 22: Tourist arrivals from Muslim majority countries to Maldives in 2016	122
Table 23: Sampling Techniques	123
Table 24: Departure flight schedule to Islamic destinations from Velana International Airport, Summer 2016	126
Table 25: Profile of Interview Participants	139
Table 26: Priori themes for qualitative phase	145
Table 27: Multivariate Methods	157
Table 28: Comparison between PLS-SEM and CB-SEM.	158
Table 29: Cronbach alpha, Composite reliability and Factor loading	167
Table 30: AVE results	171

Table 31: Discriminant validity results using Fornell-Larcker criterion. ....	173
Table 32: Indicator weights and t-values .....	175
Table 33: VIF results for prior knowledge .....	176
Table 34: External validity of formative construct .....	177
Table 35: Coefficient of determination results .....	181
Table 36: Blindfolding Results. ....	183
Table 37: Structural model: Decomposition of direct effects .....	185
Table 38: Path analysis of indirect effects .....	186
Table 39: Multi-group analysis .....	188
Table 40: Descriptive statistics for destination image of the Maldives .....	215
Table 41: Descriptive statistics for involvement .....	218
Table 42: Descriptive statistics for cosmopolitanism .....	218
Table 43: Destination image component coefficients.....	219
Table 44: Hypothesis testing for direct effects .....	227
Table 45: Descriptive statistics for Satisfaction.....	233
Table 46: Descriptive statistics for loyalty .....	234
Table 47: Loyalty Component coefficients.....	235
Table 48: Hypothesis testing for direct effects .....	235
Table 49: Indirect effects revisited .....	238
Table 50: Descriptive statistics for dimensions of Islamic religiosity .....	242

# CHAPTER 1: INTRODUCTION

## 1.1. Introduction of chapter

This is the introduction chapter for this thesis. The chapter outlines the research background, context of study, rationale as well as its aims and objectives. After justification of originality follows research design and an outline of this thesis.

## 1.2. Research background

Brand image represents a key element in branding products and services. As early as the 1950s, Gardner and Levy (1955) highlight that social and psychological factors shape brand image. Similarly Boulding (1961) argues that brand image cannot be detached from the cultural setting in which it is developed.

In tourism, brand image becomes destination image. Local communities and their cultural heritage, including religion, project deep-rooted meaning concerning the destination (Morgan et al. 2011). Tourism consumption is perceived as a way of expressing cultural identity (Williams 2002). As such Weidenfeld (2006) highlights the need for tourism service providers to consider the religious needs of tourists visiting leisure destinations.

Literature suggests religion influences consumer behaviour (Essoo and Dibb 2004; Minton 2015). For Muslims, religion is more prevalent since everyday decisions are guided by Shariah law (Din, 1989; Jafari and Scott, 2014; Stephenson, 2014). The western concept of tourism which allows hedonic tourist activities such as consumption of alcohol and gambling contradicts Islamic principles (Din 1989; Poirier 1995; Zamani-Farahani and Henderson 2010). Furthermore, following the September 11 attack in New York city and increase in terrorism, Muslims have been subject to negative stereotyping (Nassar et al. 2015; Timothy and Iverson 2006). Consequently, countries with Muslim majority populations projecting an Islamic image such as Malaysia, Maldives, United Arab Emirates, Turkey and Indonesia, have become attractive for Muslim tourists (Shafaei and Mohamed 2015; Timothy and Iverson 2006). There is now a considerable body of literature advocating for *Islamic tourism* which argues that Muslim tourists prefer to visit destinations with Islamic attributes (Battour et al. 2011; Nassar et al. 2015). Yet, existing literature fails to investigate from the perspective of the tourist whether religion influences the tourist decision-making process to Islamic destinations.

### **1.3. Rationale for this study**

Destination image is the most researched topic in tourism studies due to its influence on tourist decision-making processes (Assaker 2014; Becken et al. 2017). In this regard researchers typically describe the tourist decision-making process in three stages as antecedents, destination experience and behavioural outcomes (Martín-Santana et al. 2017). The present study contributes to this stream of research by investigating whether religion influences the tourist decision-making process. The study contributes to image formation theory (Beerli and Martín 2004a; Baloglu and McCleary 1999; Martín-Santana et al. 2017) and services marketing theory (Brady et al. 2005).

Previous research has investigated the relationship between religion and tourism from two perspectives: religious tourism (Cohen 1979; Vukonic 2002; Ron 2009) and leisure tourism (Weidenfeld 2006; Henderson 2008). Religious tourism argues that tourists or pilgrims are motivated to travel to sacred or historical religious sites. From the perspective of leisure tourism, Weidenfeld (2006) points out that religious needs of tourists should be catered for in providing tourism products and services.

A number of recent studies have investigated the Muslim market segment. Existing conceptual and empirical studies have determined lists of Islamic attributes that are preferred by Muslim tourists (Alserhan 2011; Henderson 2010; Battour et al. 2011; Nassar et al. 2015). These studies assume that Muslim tourists are homogenous. There was no consideration of the diversity of Muslims due to cultural differences from political, social and historical trajectories. One approach to account for diversity of Muslims is by measuring religiosity (Eid and El-Gohary 2015; Zamani-Farahani and Musa 2012). Few research studies suggest that Islamic religiosity influences behaviour. As such, Eid and El-Gohary (2015) found religiosity moderates the relationship between Islamic value and satisfaction. However, Taheri (2015) points out that studies have failed to examine the relationship between all three stages of the tourist decision-making process in the context of Islamic culture. To be precise, no study has examined whether religiosity influences the relationships between antecedents of destination image and behavioural outcomes for Muslim tourists. The conceptual model of this study contributes to the understanding of image formation theory (Beerli and Martín 2004a; Baloglu and McCleary 1999) as well as service encounters and behavioural intentions (Brady et al. 2005; Žabkar et al. 2010).



#### **1.4. Aim and objectives**

The aim of the current study is to investigate whether religion influences the Muslim tourist travel decision-making process in Islamic leisure destinations. To achieve this aim, the research objectives are:

1. To explore factors which influence image formation in an Islamic leisure destination.
2. To understand the effect of Islamic destination image on behavioural outcomes.
3. To examine the interrelationship between factors which influence image formation and behavioural outcomes with respect to Islamic destination image.
4. To assess whether Islamic religiosity influences the tourist decision-making process for Muslim tourists.

#### **1.5. Originality of study**

The novelty of this thesis is that it expands our understanding of the Islamic destination image within the tourist decision-making process. The present study contributes to image formation theory by assessing the drivers of Islamic destination image and the resulting consequences of behavioural outcomes in the setting of an Islamic leisure destination. In doing so, the study attempts to investigate all three stages of the decision-making process for Muslim tourists. Furthermore, the proposed conceptual model attempts to understand the interrelationships between pre-visit variables (prior knowledge, cosmopolitanism and involvement) as drivers of image formation that have not been examined together before.

In addition, this thesis contributes to conceptualisation and measurement of religiosity by proposing four dimensions for measurement of Islamic religiosity: religious belief; religious practice; religious value; and religious community attachment. Given the lack of studies examining the influence of religion on Muslim tourist behaviour, this is the first study to assess whether Islamic religiosity influences image formation.

The study also attempts to contribute to practice by identifying factors that are important for Muslim tourists visiting the Maldives. This is the first empirical study to understand image attributes that represent the Maldives. Consequently, the study makes a useful contribution to tourism policy-makers and marketers in identifying attributes that are important for Muslim leisure tourists visiting the Maldives. Likewise, the study also provides a useful insight into the interrelationship between the different stages of the tourist

decision-making process through the proposed conceptual model. The results of this study can be useful for tourism marketers for developing strategies to influence the destination selection process as well as improving tourist satisfaction and loyalty to Islamic leisure destinations.

### 1.6. Research context: Maldives

In contributing to the literature on Islamic tourism, the Islamic country of the Maldives as the context of present study represents a leisure tourist destination with no popular site for religious pilgrimage. Hence, the Maldives with its Muslim population is an ideal destination to investigate whether religion has any influence on tourist decision-making as a leisure tourist destination.

The Republic of Maldives is geographically located in the Indian Ocean south-west of India and Sri Lanka (Figure 1). There are 26 natural atolls (groups of islands in a ring) categorised into 20 administrative divisions harbouring 1,100 islands. These islands are just a few feet above sea level. According to the Statistical Yearbook (2017), the population of the Maldives was estimated to be 344,023 and is spread out across only 118 inhabited islands. The Maldives embraced Islam in 1153 AD and has been 100 per cent a Muslim country since then. Locals speak the common language *Dhivehi* with slight variations in some of the islands.



Map of Maldives (Source: [www.google.co.uk/maps](http://www.google.co.uk/maps))

**Figure 1: Geographic location of Maldives**

Tourism was introduced into the Maldives in 1972 with two resort islands, Kurumba island resort and Bandos island resort (Shakeela and Cooper 2009). The main tourist attractions are assumed to be white sandy beaches and marine environment (Shakeela and Becken 2015). Tourists usually stay in three types of accommodation facilities: tourist resorts, hotels, guesthouses or safari vessels. Tourist resorts are self-contained with a ‘one island one resort’ concept. Uninhabited islands are leased by the government to be operated as tourist resorts. The number of tourist resorts did not greatly increase in the five years between 2012 to 2016 (Statistical Yearbook, 2017). However, over 100 islands were leased for new hotel and tourist resort developments over the next three years (Statistical Yearbook, 2016; Fourth Tourism Masterplan 2013-2017). In 2008, former President Mohamed Nasheed introduced a tourism policy allowing the establishment of guest houses in local inhabited islands to stimulate local economic development (Shakeela and Weaver 2012). Since then the number of guest houses in local islands has grown exponentially (Table 1). The local guesthouse concept was first introduced in the island of Maafushi in 2008 and today Maafushi island has the most number of local guesthouses in the Maldives. However, in 2016 the resorts represent a higher proportion of bed capacity (26,933 beds) compared to guesthouses (5,884 beds). The reason being, on average guest houses in local islands have a bed capacity of 15 beds. Arguably, the tourist resorts still dominate the tourism industry. Both the occupancy rate and average duration of stay is higher in tourist resorts compared to guesthouses. On another note, Din (1989) highlights that in Gambia and the Maldives, tourist resorts are controlled by outsiders as they become mature. Recent statistics concur with Din (1989) that approximately 50% of the tourist resorts are being operated or managed by foreign companies in the Maldives (Tourism Yearbook, 2016).

**Table 1**

*Types and number of registered tourist accommodation in Maldives (2012-2016)*

<b>Type of accommodation /Year</b>	2012	2013	2014	2015	2016
No. of resorts	105	110	111	115	126
Hotels	19	19	19	16	16
Guest houses	75	135	220	315	393
Safari vessels	154	163	161	170	144

*Source:* Based on Statistical Yearbook 2016 and Tourism Yearbook 2017

The tourism industry in the Maldives has shown steady growth over the past years. Except for the two incidents of the 2004 tsunami and the global financial crisis of 2008, the inflow of international tourists to the Maldives has been increasing over the years since its inception (Fourth Tourism Master Plan, 2013-2017). In 2016, the total number of tourist arrivals was reported as 1,286,135 (Tourism Yearbook, 2016). In 2014, Asia took over Europe as the leading market for tourist arrivals with an increase in Chinese tourists. However, in 2016 Europe made a comeback as the leading market with 575,176 tourist arrivals compared to 572,336 tourists from Asia. Furthermore, the top 10 countries for tourist arrivals in the Maldives mostly represent European countries: China, Germany, UK, Italy, India, Russia, France, Japan, USA and Switzerland (Statistical Yearbook, 2017). Apparently, these top 10 countries do not have a Muslim majority population. Hence, the majority of tourists visiting the Maldives are predominantly non-Muslims.

There is no record for the total number of Muslims visiting the Maldives. The annual tourist arrival breakdown is available for only a limited number of countries. Based on these statistics, Table 2 shows the number of tourist arrivals for Muslim majority countries. According to this table, the number of Muslims visiting the Maldives was between 4.8% to 6.3% for the last three years (2014 to 2016). In addition, the limited record of Muslim markets show a steady increase in tourist arrivals from Muslim majority countries (Table 2). The actual figure for total Muslim arrivals to the Maldives will be much higher as Muslims will be visiting from a broader set of countries.

Nevertheless, the Middle East was the fastest growing market region for the Maldives during 2012 to 2016 (Statistical Yearbook, 2017) with most tourists arriving from Saudi Arabia and Egypt.

**Table 2**

*Arrival of tourists from Muslim majority countries*

<b>Country</b>	<b>2014</b>	<b>% share</b>	<b>2015</b>	<b>% share</b>	<b>2016</b>	<b>% share</b>
Turkey	8,668	0.7	10,200	0.8	10,091	0.8
Bangladesh	2,231	0.2	4,431	0.4	6,018	0.5
Indonesia	3,333	0.3	3,452	0.3	4,886	0.4
Malaysia	13,457	1.1	12,575	1.0	16,185	1.3
Pakistan	3,105	0.3	3,987	0.3	6,251	0.5

Kuwait	5,248	0.4	4,491	0.4	4,215	0.3
Lebanon	1,949	0.2	2,185	0.2	2,258	0.2
Saudi Arabia	12,405	1.0	15,749	1.3	21,964	1.7
United Arab Emirates	7,008	0.6	7,322	0.6	8,045	0.6
Total arrivals from Muslim majority countries	59,418	4.8	66,407	5.3	81,929	6.3
Total tourist arrivals to Maldives (Muslims & non-Muslims)	1,204,857	-	1,234,248	-	1,286,135	-

---

*Source:* Adapted from Tourism Yearbook 2017 based on available data

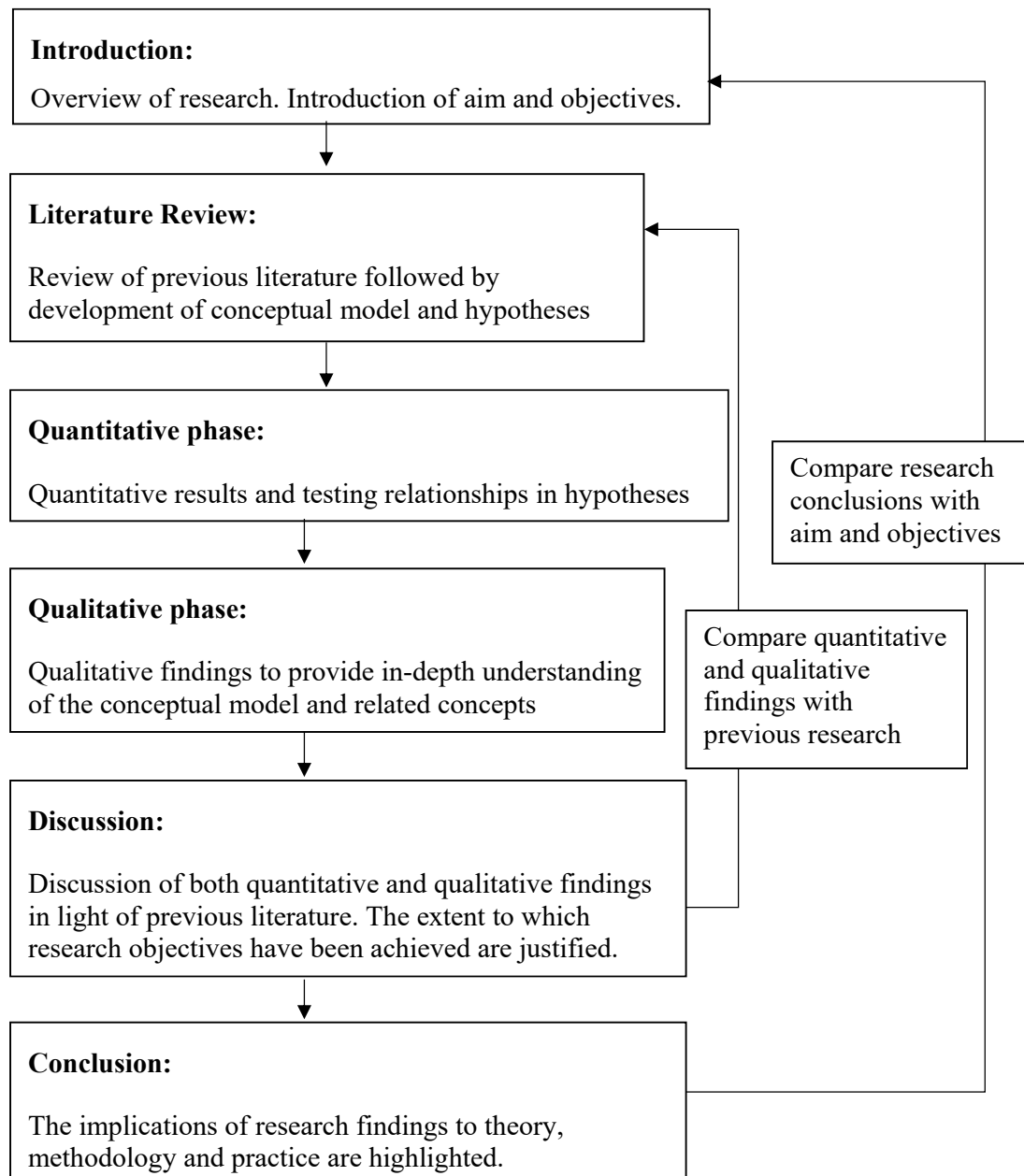
As for government policies on tourism development, there is a difference between tourism policies practised in isolated tourist resort islands and local island communities in the Maldives. The tourist resorts in the Maldives practice what is commonly known as ‘hedonic tourism’, which allows consumption of alcohol and pork as well as the wearing of bikinis on the beach. Gambling and prostitution remain strictly forbidden, even in tourist resorts. Such hedonic practices are considered incompatible with the principles of Islam (Din 1989; Poirier 1995; Zamani-Farahani and Henderson 2010). However, the Maldives government has practiced a liberal approach towards tourism policy in order to attract non-Muslims to tourist resort islands.

Meanwhile the local island tourism policy strictly restricts any activities that contradict Islamic principles. Therefore, sale of alcohol and pork are illegal. Public beaches are given preference for the locals and visiting tourists are required to be covered when using the beach. Some islands have specific beach areas allocated for tourists away from the sight of locals.

In short, the main market for tourist arrivals in the Maldives remains as Europe although there are signs that Asia might, once again, replace Europe as the main source market. In addition, the Middle East and some Muslim majority countries show steady growth in tourist arrivals. Despite these trends, there are two key reasons why the Maldives government is protective of its liberal tourism policies. One reason is that tourism has contributed between 34% to 36% of government revenue in the last 10 years (Statistical Yearbook, 2017). This makes the industry a vital component of economic development for the Maldives. The second reason is that statistics of tourist arrivals still show Europe as the

leading market which the government intends to sustain in tourism development plans. When tourism contributes heavily to economic development, it is common practice for countries such as the Maldives to give preference to tourism development instead of preserving cultural or religious values (Henderson 2003). Furthermore, foreign operation or management of tourist resorts reduces the influence of local cultural influence on tourist resort operation. Consequently, due to lack of inquiry and research about Muslim tourists visiting the Maldives, policy-makers and tourist resort managers have paid less attention to this segment.

### 1.7. Research design



**Figure 2: Research design overview**

The present thesis was designed as follows. To begin with, the theoretical background to the research area is provided with review of existing literature on destination image and tourist decision-making processes. Thereafter a conceptual model is proposed to explain the tourist decision-making process with antecedent variables, Islamic destination image and behavioural consequences. To understand existing knowledge on how religion influences consumer decision-making, this study carried a systematic review of literature based on 73 articles and other related conceptual work. Based on this review, a new measurement of religiosity is proposed and added as a moderating variable to the conceptual model. Through the lens of pragmatism, a mixed methods approach is utilised to collect data to test the conceptual model. The first stage of the mixed methods involves a quantitative survey of visiting Muslim tourists to the Maldives. The main objective of the quantitative data is to test the relationships proposed in the conceptual model that explains the Muslim tourist decision-making process to an Islamic destination. The second stage provides qualitative data to assess whether they provide complementary support to the quantitative findings. In addition, qualitative data are used to gather further understanding related to the aim of the present research. Theoretical and practical implications are then drawn based on analysis of the findings from both stages.

### **1.8. Outline of chapters**

**Chapter Two:** explores literature on the conceptualisation and measurement of destination image. Thereafter, the chapter outlines literature pertinent to the concept of Islamic tourism and tourist behaviour. The chapter highlights the gap in literature leading to the investigation of the influence of religion on tourist decision-making to an Islamic leisure destination.

**Chapter Three:** explores literature on factors influencing destination image formation. Furthermore, an explanation of variables that explain behavioural consequences of Islamic destination experience are outlined.

**Chapter Four:** This chapter reviews literature on religion and consumer behaviour. The chapter includes a systematic review of literature on articles examining religion and consumer behaviour from 1999 to 2017. As such, measurement approaches to religion including religious affiliation and religiosity (degree of devoutness) are evaluated. Discussions evolve around whether existing conceptualisation and measurement are adequate to measure Islamic religiosity. A new measurement construct for religiosity is proposed.

**Chapter Five:** Describes pragmatism as the research philosophy for the current study along with mixed methods as a research strategy. An explanation of the strategy for combining mixed methods is outlined. This is followed by explanation of how qualitative and quantitative techniques are used to collect information from visiting Muslim tourists to the Maldives. Details of sampling techniques, survey instrument, pilot testing as well as interview protocol are discussed.

**Chapter Six:** Presents quantitative data analysis techniques and reporting of results. Hence, the results chapter starts with descriptive results including age profile, education, income status and nationality of survey participants. Thereafter, justification for using the partial least square technique is explained. This is followed by analysis of the measurement model (reflective models, formative models and higher order models) and testing structural relationships. Finally, results of the multi-group analysis for the moderating effect of religiosity is reported. The chapter concludes with a summary of the main findings including comparison of the results with the proposed hypotheses.

**Chapter Seven:** This chapter reports the qualitative findings using template analysis. Further results related to additional themes that emerged from qualitative data are reported.

**Chapter Eight:** This chapter discusses the quantitative and qualitative results with respect to research objectives. Results are compared with previous literature as well as the implications of the findings.

**Chapter Nine:** The final chapter revisits the research objectives and compares the main findings of the research. Thereafter, theoretical, the methodological and practical implications of research findings are summarised. Then, the limitations of the research and directions for future research are identified.

## **1.9. Conclusion**

This chapter provides an outline of the thesis highlighting research aim and objectives, originality and structure of the thesis. The next chapter explains the pertinent literature on destination image.



## **CHAPTER 2: DESTINATION IMAGE**

### **2.1 Introduction**

The literature review chapters attempt to review pertinent literature related to the current study. The literature is divided into chapters two, three and four.

Chapter two aims to understand various approaches used by researchers to conceptualise and measure destination image. This will help in the selection of a suitable approach to investigate destination image for the current study. In the second part of this chapter (section 2.3), the review focuses on understanding the concept of Islamic destination image. This part specifically attempts to distinguish between religious tourism and leisure tourism first. Thereafter, the review outlines what has been investigated in previous literature about Islamic destinations within the realm of leisure tourism. Hence, it provides a clear indication of key research gaps on the concept of Islamic destination image which the current thesis intends to investigate.

Chapter three provides an overview of literature describing antecedents and behavioural outcomes of destination image concept. Chapter four outlines literature on religiosity. Based on the review of literature a conceptual model for the current study is proposed towards the end of the chapter.

### **2.2 Destination image (Part one)**

As part one of chapter two, the following sections provide an outline of literature on general destination image beginning with a brief discussion of brand image as the foundation of destination image concept. Next, the relationship between destination and branding is explained. The discussion moves on to consider how destinations are defined and which definition is applicable to the current study. Thereafter perspectives in the literature concerning conceptualisation and measurement of destination image are critically evaluated.

Destination image is the most researched topic in tourism studies due to its influence on tourist decision-making processes (Assaker 2014; Becken et al. 2017). Researchers investigate destination image to measure the perception of a country as a tourist destination (Becken et al. 2017). Although there is a substantial body of literature in tourism studies, Martín-Santana et al. (2017) insist that much remains to be understood about the concept of *destination image*. Existing literature on destination image is fragmented and reveals a

diversity of opinions. This study fits in with the stream of literature that investigates destination image and tourist decision-making (e.g., Lee et al. 2014; Martín-Santana et al. 2017) contributing to *image formation theory*. These studies propose conceptual models to explain tourist decision-making with antecedents and behavioural outcomes related to destination image. A review of the literature reveals that few studies attempt to identify factors that shape and reshape the image of a destination (e.g., Beerli and Martin 2004a; Tasci and Gartner 2007). Even fewer studies examine cultural perceptions of destinations such as Islamic destination image (e.g., Chen et al. 2013).

The review of literature begins by examining literature in consumer behaviour on brand image as the foundation of destination image.

### **2.2.1 Brand image**

Brand image was introduced into the consumer behaviour literature in the 1950s, yet its conceptualisation remains ambiguous. Gardner and Levy (1955) introduced the notion that consumers' ideas, feelings and attitudes influence brand image. This perspective demands consideration of the social and psychological benefits of brand image, which goes beyond assuming that the consumer is making rational decisions.

However, progress of subsequent research on brand image has been stalled with multiple conceptualisations of brand image. For instance, Dobni and Zinkhan (1990) identify several ways researchers define and operationalise the concept of brand image: generic definitions, symbolic nature, brand personality, brand meanings, and cognitive or psychological attributes. Nevertheless, Curran and Taheri (2017) maintain that consumers are not simply buying a physical product but also the brand image associated with it.

A common approach to describe brand image follows Aaker (1991, p.109) who defines brand image as “*a set of associations, usually organised in some meaningful way*”. That is, brand image repeatedly communicates the meaning of the brand through various associations, which are then stored in the memory of the consumer (Keller 2013; Aaker 1991). Brand image and associations influence processing and retrieving information about the brand during selection. These associations are generally categorised as brand attributes and brand benefits or values (Keller 2013; Aaker 1991). Brand image also helps to differentiate the brand (Aaker 1991). Having a positive and unique brand image influences the consumer to prefer the brand over others (Keller 2013). However, there can often be discrepancies between projected brand image and perceived image by the consumer

(Kapferer 2012). Since consumers usually hold multiple associations in their memory, managing brand image is often complicated (Keller 1998).

Finally, from a marketing perspective it is important that there is a match between brand image and the “needs, values and lifestyle” of the consumer (Chernatony et al. 2010, p.124). It is also important to consider recent conceptualisations by Brakus et al. (2009) who posit that consumers engage in consumption of brands as a *brand experience*. The concept of brand experience not only considers the internal psychological responses mentioned in previous literature (such as sensations, feelings and cognition) but also insist that consuming a brand elicits behavioural responses. This perspective neatly fits in with current research, which examines both psychological factors and behavioural responses of a destination experience. Next, the discussion moves on to review literature on tourist destinations.

### 2.2.2 What is a Destination?

The concept of what constitutes a destination has evolved over time and has been contested in the literature. Kotler et al. (2006, p.727) define destinations as identifiable geographic segments: “*places with some form of actual or perceived boundary, such as physical boundary of an island, political boundaries, or even market-created boundaries*”. In another study, Buhalis (2000, p.97) defines destinations as “*amalgamations of tourism products, offering an integrated experience to consumers*”. This definition considers both the tourist and elements of interaction during tourist experiences. It is elaborated further in the six As framework (Table 3).

**Table 3**

*Six As Framework for the analysis of tourism destinations*

Attraction	Natural, man-made, artificial, purpose built, heritage, special events
Accessibility	Entire transportation system comprising of routes, terminals and vehicles
Amenities	Accommodation and catering facilities, retailing, other tourist services
Available packages	Pre-arranged packages by intermediaries and principals
Activities	All activities available at the destination and what consumers will do during their visit

Ancillary services	Services used by tourists such as banks, telecommunications, post, newsagents, hospitals, etc.
--------------------	--

---

*Source:* Buhalis (2000, p.97)

The six As framework is ideal to work with from a strategic marketing perspective where different destinations may have different marketing objectives. For instance, some destinations may wish to contain inflow of tourists within manageable volume. Other destinations may wish to attract or distract a certain type of tourist segment. In this regard, the Six As framework identifies various elements involved in providing an entire tourist experience in a destination. These take into account multiple stakeholders that take part in the tourist experience. Having conceptualised destination, the next section discusses destination image.

### **2.2.3 Defining destination image**

There is general agreement in the literature that destination image is a key factor influencing tourist decision-making processes (Chen and Tsai 2007; Fakeye and Crompton 1991; Bigne et al. 2001; Martín-Santana et al. 2017). A review of the literature shows inconsistency in defining destination image (Table 4).

**Table 4**

*Definitions of destination image in literature*

<b>Author(s)</b>	<b>Definition</b>
Hunt (1975)	Impressions that a person or persons hold about a state in which they do not reside.
Reynolds (1965, p.69)	“Mental construct developed by the consumer on the basis of a few selected impressions among the flood of total impressions”.
Crompton (1979, p.18)	“The sum of beliefs, ideas, and impressions that a person has of a destination”.
Um and Crompton (1990, p.432)	“A holistic construct which is derived from attitudes towards the destination’s perceived tourism attributes”.
Echtner and Ritchie (1991, p.43)	“Perceptions of individual destination attributes as well as holistic impressions made by the destination”.
MacKay and Fesenmaier (1997, p.538)	“A composite of various products (attractions) and attributes woven into a total impression”.

Baloglu and McCleary (1999)	“An attitudinal construct consisting of an individual’s mental representation of knowledge (belief), feeling and global impression about an object or destination”.
Cai (2002, p.723)	“Perceptions about the place as reflected by the associations held in tourist memory”.
Alcaniz et al. (2009, p.716)	“Image is the overall perception of a destination, the representation in the tourist’s mind of what he or she knows and feels about it. In sum. It consists of all that the destination evokes in the individual; any idea, belief, feeling or attitude that tourists associate with the place”.
Zhang et al. (2014, p. 215)	“Destination image is a [...] compilation of beliefs and impressions based on information processing from various sources over time that result in a mental representation of the attributes and benefits sought of a destination”.
Hallmann et al. (2015, p.95)	“Destination image can be considered as the tourists’ and sellers’ perceptions of the attributes or attractions available within a destination”.
Albaity and Melhem (2017, p.31)	“Destination image is defined as a tourist’s general impression of a destination and the sum of the tourist’s impressions, ideals, and beliefs about the destination”.
Stylos et al. (2017, p.17)	“Image as a set of impressions, ideas, expectations and emotional thoughts tourists maintain of a place, representing associations and pieces of information connected with a destination”.

---

Crompton's (1979, p.18) definition has been the most popular and widely used in destination studies, defining destination image as “*the sum of beliefs, ideas, and impressions that a person has of a destination*”. A close observation of image definitions reveals that they have evolved along with directions of research in destination image studies. Pre-1990s studies define destination image as an overall impression. 1990s studies generally highlight the influence of destination attributes on image formation (e.g., Echtner and Ritchie 1991). Thereafter, with an increase in research on affective dimensions of destination image definitions reflect the importance of intangible elements such as emotions and feelings (e.g. Baloglu and McCleary 1999). Consequently, recent definitions highlight a myriad of psychological factors such as thoughts and beliefs interacting with various destination associations and information sources to form an image (e.g. Stylos et.al. 2017). Having defined the main concept of this thesis, image formation theory is discussed next.

#### 2.2.4 *Image formation theory*

The overarching theory for the present study is image formation theory. A key role of destination marketers is to project and manage destination image. There is general agreement in the literature that destination image influences choice of destination and tourist behaviour (Gallarza et al. 2002; Chon 1990; Baloglu and McCleary 1999; Martín-Santana et al. 2017). In this regard, image formation theory attempts to understand the factors and processes that interfere with image perception and influence the tourist decision-making process (MacKay and Fesenmaier 1997; Styliadis et al. 2017). Thus far, researchers generally agree that personal factors (e.g., demographics and culture) and psychological factors (e.g., belief, attitude and values) are determinants of image assessment (Baloglu and McCleary 1999; Beerli and Martín 2004a; Stylos et al. 2016).

Much of existing research on image formation theory is based on the work of Gunn (1972) and Gartner (1993). Gunn (1972) distinguishes between image forming agents as *induced* or *organic*. *Organic images* are based on individuals' own assimilation of information from materials such as newspapers, periodicals and books. *Induced images* are images projected through commercial materials such as promotional materials, advertisements in the media or by destination management organisations. Gartner (1993) elaborates on Gunn's (1972) concept of organic and induced image and claims that image forming agents can be placed on a continuum of eight different agents or information sources. Gartner's (1993) image forming agents have been widely accepted in destination studies (Echtner and Ritchie 1991; MacKay and Fesenmaier 1997; Milman and Pizam 1995; Baloglu and McCleary 1999). To that end, Gartner's (1993) work emphasises why there is a difference between perceived or experienced image by the individual and projected image by the destination.

Other researchers have highlighted factors interconnected with tourist destination image assessment (e.g., Tasci et al. 2007; Baloglu and McCleary 1999; Stylos et al. 2016). These factors are summarised by Tasci et al. (2007, p.199) as "factual knowledge, personal beliefs, meanings, memories, evaluations and decisions". Consequently, researchers have developed conceptual models explaining factors influencing image formation and tourist behaviour (e.g., Albaity and Melhem 2017; Prayag et al. 2017; Kock et al. 2016). However, researchers highlight existing image formation models do not usually cover the entirety of the tourist experience: before-, during- and after-trip stages (Kim and Chen 2016; Gannon et al. 2017; Martín-Santana et al. 2017). It is important to explore all three stages since

destination image not only influences destination selection, but also tourist experience, evaluation and behavioural intentions (Chen and Tsai 2007).

For instance, researchers often suggest personal factors (social and psychological) and prior knowledge (e.g., information exposure and previous experience) as having a positive link with how an image of a destination is developed (Baloglu and McCleary 1999; Beerli and Martín 2004b; Stylos et al. 2016). However, behavioural outcomes such as satisfaction or dissatisfaction can cause image modifications (Chon 1990). Thus far, few studies have investigated both antecedents of destination image and behavioural outcomes after tourists have completed their visitation (e.g., Sun et al. 2013). Furthermore, previous studies on satisfaction and behavioural intentions have produced conflicting results (Žabkar et al. 2010).

Hence, the remaining sections will attempt to understand the existing literature on conceptualisation and measurement of destination image. This will be followed by a review of existing knowledge about relationships between antecedent variables and behavioural outcomes with respect to destination image.

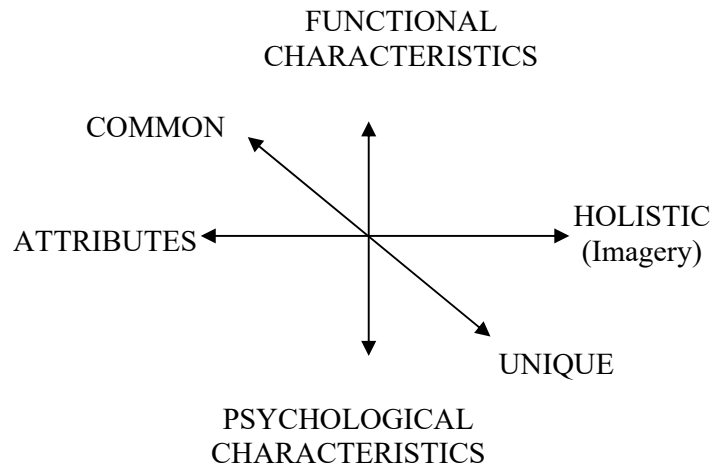
#### **2.2.5 Conceptualisation of destination image**

Although several studies have explored the destination image concept, there is inconsistency in conceptualising destination image. Most researchers agree destination image is a multidimensional concept (Chen and Phou 2013; Prayag and Ryan 2012; Stylos et al. 2017). However, there is less agreement on the number or type of dimensions in conceptualising destination image. Some researchers following Echtner and Ritchie (1993) insist destinations should be measured comprehensively with multiple attributes capturing various components of image as well as destination-specific features. Others follow the three dimensional approach based on Gartner (1993), i.e., cognitive, affective and conative dimensions. These two approaches are explained in detail next.

##### **A. Echtner and Ritchie – The three dimensional continuum**

Echtner and Ritchie (1991) propose a comprehensive model for measurement of destination image - the three dimensional continuum approach. Echtner and Ritchie's (1991) model consisted of four components of image based on three continua as illustrated in Figure 3. The three continua are described as *attribute-holistic*, *functional-psychological* and *common-unique*. Echtner and Ritchie (1991) suggest destinations can have both *functional*

characteristics that are directly observable (such as scenery, attractions, accommodation facilities, price levels) and *psychological* characteristics (such as friendliness, safety, and atmosphere) that are intangible and abstract in measurement. Furthermore, destinations can have characteristics that are generally *common* to destinations. Conversely, there can be *unique* features that are special to the destination and often associated with the destination, such as the Taj Mahal for India or Mount Everest for Nepal. In short, Echtner and Ritchie (1991) criticise researchers for measuring destination image based on a list of pre-determined destination attributes, that is, measuring destination image based on image attributes alone do not capture the holistic image or the unique features specific to the destination. Researchers following this stream advocate using both structured and unstructured techniques to measure destination image (Echtner and Ritchie 1991; Prayag and Ryan 2012).



Source: Echtner and Ritchie (1991, p.6)

**Figure 3: Components of destination image**

### **B. Cognitive, affective, conative and overall image**

The second perspective is known as the three components approach which include *cognitive image*, *affective image* and *conative image* as dimensions of destination image construct (Gartner 1993; Zhang et al. 2014; Tasci et al. 2007). The *cognitive component* refers to evaluations based on individual belief and knowledge about characteristics or physical attributes of a tourist destination (Baloglu and McCleary 1999; Stepchenkova and Morrison 2008). The *affective component*, also known as the evaluative component, refers to emotions, feelings or attachment towards a destination (Baloglu and McCleary 1999; Beerli and Martín 2004b; Alcaniz et al. 2009; Pike and Ryan 2004). Feelings can be



favourable, unfavourable or neutral (Fishbein 1967; Pike and Ryan 2004). A joint *cognitive-affective* dimension has also been proposed (Hallmann and Breuer 2010; Kaplanidou and Vogt 2007; Martín and Bosque 2008). The third dimension – the *conative component* – is related to travellers' actions based on overall impression of the destination (Gartner 1993; Pike and Ryan 2004). Based on Fishbein's (1967) concept of *attitude theory*, Pike and Ryan (2004) suggest destination construct should represent all three dimensions of attitude (i.e., cognitive, affective and conative components) and that it follows in a sequence. Researchers suggest cognitive image as an antecedent of affective image, the combination of these form an overall image (Beerli and Martín 2004b; Baloglu and McCleary 1999). Conversely researchers suggest all three dimensions (cognitive, affective and conative image) are interrelated and form an overall image (Tasci et al. 2007; Pike and Ryan 2004; Gartner 1993; Martín-Santana et al. 2017; Stylos et al. 2017).

Finally, between the two approaches to conceptualising destination image, Gartner's (1993) three dimensional approach is more popular among tourism researchers (Zhang et al. 2014). Consequently the current study follows conceptualisation of destination image as multiple dimensions (Gartner 1993). More specifically the present study measures the cognitive dimension of destination image.

In methodological considerations, there are generally two approaches to measuring destination image. Jenkins (1999) summarizes the advantages and disadvantages of these two approaches: Structured versus unstructured (Table 5). The first technique is asking participants to describe the image of a destination based on free elicitation. Thereafter, a list of attributes describing the destination is developed (unstructured) (Echtner and Ritchie 1991).

**Table 5**

*Methods options for measuring destination image*

	<b>Structured</b>	<b>Unstructured</b>
<i>Description</i>	Various common image attributes are specified and incorporated into a standardised instrument and the respondent rates each destination on each of the attributes, resulting in an 'image profile'	The respondent is allowed to freely describe his or her impressions of the destination. Data are gathered from a number of respondents. Sorting and categorisation techniques are then used to determine the 'image dimension'

<i>Techniques</i>	Usually a set of semantic differential or Likert-type scales	Focus groups, open-ended survey questions, content analysis, repertory grid
<i>Advantages</i>	<ul style="list-style-type: none"> <li>• Easy to administer</li> <li>• Simple to code</li> <li>• Results easy to analyse using sophisticated statistical techniques</li> <li>• Facilitates comparison between destinations</li> </ul>	<ul style="list-style-type: none"> <li>• Conducive to measuring the holistic components of destination image</li> <li>• Reduces interviewer bias</li> <li>• Reduces likelihood of missing important image dimensions or components</li> </ul>
<i>Disadvantages</i>	<ul style="list-style-type: none"> <li>• Does not incorporate holistic aspects of image</li> <li>• Attribute focused - that is, it forces the respondents to think about the product image in terms of attributes specified</li> <li>• The completeness of structured methods can be variable – it is possible to miss dimensions</li> </ul>	<ul style="list-style-type: none"> <li>• Level of detail provided by respondents is highly variable</li> <li>• Statistical analyses of the results are limited</li> <li>• Comparative analyses are not facilitated</li> </ul>

---

*Source:* Jenkins (1999, p.6)

The second technique is measuring destination image based on a battery of destination attributes using a Likert scale or semantic differential scale (Pike 2016; Sun et al. 2013). This study follows the second technique of measuring destination image. The next section provides a more detailed explanation of destination image conceptualisation and measurement trends in previous literature.

#### ***2.2.6 Image measurement analysis in tourism studies (2000 – 2017)***

The purpose of conducting a systematic literature review (SLR) is to understand recent trends in conceptualisation and measurement of destination image. Several articles have reviewed image measurement techniques used in destination studies: Tasci (et al. 2007) reviewed 46 studies (1996 to 2003); Gallarza et al. (2002) reviewed 30 studies (1979 to 1999); and, most recently, Zhang et al. (2014) reviewed 66 studies (1998 to 2012) of which eight overlap with the current SLR.

The current study evaluated 47 destination image studies (from 1999 to 2017). The criteria for selection of articles were studies that measured the destination image and examined its relationship with one or more antecedent(s) and/or behavioural outcome(s). The SLR was conducted for the following journals: *Annals of Tourism Research*; *Tourism Management*; *International Journal of Contemporary Hospitality Management*; *Journal of Sustainable*

*Tourism; Current Issues in Tourism; International Journal of Tourism Research; Journal of Travel and Tourism Marketing*. The publication period was from 2000 to 2017 (April). In addition, a selection of articles from other journals was included (e.g., one study specifically measures Islamic destination image). Refer to Appendix 1 for detailed descriptions of the selected articles for the SLR and corresponding article reference numbers used in Table 5 to Table 9.

*(a) Which dimensions dominate destination image studies?*

Researchers have identified three dimensions of destination image – cognitive, affective and conative - as well as an overall image. Among the 47 articles evaluated in this SLR, cognitive image continues to dominate destination image studies (refer to Table 6). Researchers focusing on cognitive image find it “directly observable, descriptive and measurable” (Chen and Phou 2013, p.270). However, compared to previous evaluations of literature, the number of articles examining affective components have also increased. For instance, Pike (2002) conducted a review of 142 destination image articles published in the literature between 1973-2000 and only six papers listed in the studies measured affective image. Zhang et al. (2014) evaluated 66 articles published between 1998 and 2012, and found 41 articles measured cognitive image and 13 affective image.

**Table 6**

*Classification of studies based on conceptualisation of destination image*

<b>Destination image dimensions</b>	<b>Articles</b>
Cognitive image	1, 2, 4, 6, 7, 8, 10, 11, 13, 14,15, 17, 20, 21, 26, 32, 33, 34, 36, 37, 38, 42, 43, 44, 45, 46, 47
Affective image	1, 2, 4, 6, 7, 8, 10, 11, 14, 15, 17, 20, 26, 32, 33, 37, 38, 42, 45, 46, 47
Conative image	4, 8
Overall image	1, 4, 5, 8,9, 10, 14, 27, 29, 32, 33, 34, 36, 39, 42, 45, 47
Multidimensional (other)	18, 19, 22, 24, 25, 31, 40, 41
Multi-item measurement	3, 12, 16, 23, 28, 30, 35

*Note.* Refer to Appendix 1 for corresponding articles

Meanwhile, only two studies measured conative image (i.e. Stylos et al. 2017; Stylos et al. 2016), the reason being that researchers insist that conative image is similar to measures of behavioural intentions (e.g., Chen and Phou 2013; Beerli and Martín 2004b). It is important to note researchers distinguish between the three components and overall image of destination image if the study intends to examine the interrelationship between image dimensions with other variables. Otherwise studies measure destination attributes as multidimensional or unidimensional concepts (refer to Table 6).

*(b) Methodological approach in image studies*

In evaluating the methodological approach, the majority of studies follow quantitative methods (38 studies) and the remaining apply mixed methods (nine studies). Most studies use convenience-sampling techniques. A variety of places were used for data collection: airports, public places (e.g., restaurants and malls), tourist sites, hotels and online.

Articles in the SLR were also reviewed for techniques used in destination image scale development (Table 7). The majority of studies developed lists of attributes based on content analysis from previous literature. In this regard, the most frequently referred studies for selecting destination attributes include Echtner and Ritchie (1991), Gallarza et al. (2002), Beerli and Martín (2004a), Baloglu and McCleary (1999), and Pike and Ryan (2004). After developing the list of attributes from previous literature, some studies used qualitative techniques to further refine the list of attributes and improve validity (e.g., Tan 2016).

**Table 7**

*Classification of studies based on destination image scale development approach from literature*

<b>Destination image scale development: Literature</b>	<b>Articles</b>
List of attributes based on content analysis from multiple studies	5, 13, 14, 15, 20, 21, 22, 24, 25, 29, 30, 32, 33, 34, 35, 37, 39, 40, 41, 42, 44, 45, 47
Used single validated scale from another study	1, 2, 4, 8, 10, 16, 23

*Note.* Refer to Appendix 1 for corresponding articles

A number of qualitative techniques have been used in the process of destination image scale development (Table 8). Despite the recommendations by Echtner and Ritchie (1991), few

studies use qualitative techniques as the first stage of identifying destination attributes. From these:

- five studies use *semi-structured interviews* or *free elicitation* to determine destination attributes (Kock et al. 2016; Battour et al. 2014; Prayag and Hosany 2014; Prayag and Ryan 2012; Prayag 2009).
- three studies use *focus groups* for image scale development (Qu et al. 2011; Battour et al. 2014; Wang and Hsu 2010).

**Table 8**

*Classification of studies based on qualitative techniques used in destination image scale development.*

<b>Destination image scale development: Qualitative techniques</b>	<b>Articles</b>
Content analysis on promotional materials, guidebooks or brochures	25, 32, 40, 47
Opinion of tourists on list of attributes	6, 7, 14, 35
Opinion of experts	8, 10, 13, 15, 25, 26, 32, 31, 33, 35, 40, 41, 42, 45
Semi-structured interviews	9, 18, 19, 25, 34, 37, 38, 40
Focus group discussion	18, 22, 24, 32, 37
Free elicitation to capture destination specific attributes	9, 19, 28

*Note.* Refer to Appendix 1 for corresponding articles

Generally, researchers use three techniques for content validity: (a) opinion of tourists; (b) tourism experts and academics; and (c) focus groups (Table 9).

**Table 9**

*Classification of studies based on methods of content validity in destination image scale development*

<b>Destination image scale development: Content validity</b>	<b>Articles</b>
Opinion of tourists	6, 7, 14, 35, 44,
Tourism experts and academics	10, 13, 15, 18, 25, 40, 42, 44, 45, 26, 31

---

*Note.* Refer to Appendix 1 for corresponding articles

Alternatively, some studies choose a destination image measurement scale that has been tested for reliability and validity in another study. While Echtner and Ritchie (1991) recommend to capture specific attributes of the destination, according to Beerli and Martín (2004a) the decision of whether to focus on general or specific attributes and selection of attributes largely depends on the objectives of the study and research context. The SLR of image studies identifies seven articles that use previously validated scale for image measurement (Table 7).

Following the recommendations of Beerli and Martín (2004a), the present study used the image measurement scale of Prayag and Hosany (2014) as a validated scale. Prayag and Hosany (2014) measure the image perception of Paris as a luxury destination for Muslim travellers from the United Arab Emirates. Since Prayag and Hosany (2014) measure the common attributes of a luxury tourist destination as well as religious attributes, the image measurement scale was considered ideal for the purposes of the current research.

On the interrelationships between components of destination, there is empirical evidence to support cognitive image positively influences affective image (e.g., Whang et al. 2016; Elliot and Papadopoulos 2016; Styliadis et al. 2015) and overall image (e.g., Whang et al. 2016; Styliadis et al. 2015; Qu et al. 2011). Also affective image influences overall destination image (e.g., Kock et al. 2016; Styliadis et al. 2015; Qu et al. 2011). Conversely some studies did not find significant relationships supporting cognitive image influencing affective image (e.g., Tan 2016; Tan and Wu 2016).

There is a distinct lack of attention in examining cultural aspects of destination image. Frias et al. (2012) show empirical evidence to suggest cultural traits measured as uncertainty avoidance of national culture influences the pre-visit image of destinations. Few studies examine the influence of religion as a subculture on tourist decision-making. More precisely, there is a distinct lack of attention examining Islamic destination image. The study by Nassar et al. (2015) on Kuwaiti tourists fails to establish that Muslim tourists prefer religiously-friendly destination attributes. Obtaining information from residents in Kuwait as potential tourists is a limitation of the study. In another study Battour et al. (2014) find support for a positive relationship between Muslim-friendly attributes and tourist satisfaction in the context of Malaysia. Battour et al. (2014) suggest conducting similar

studies in other destinations to expand understanding of the Muslim tourist. Chen et al. (2013) examined travel constraints to Brunei as an Islamic destination image and found support for travel constraints having an effect on destination image in the early stages of the tourist decision-making process among Taiwanese travellers. The study used non-Muslims and university students with no experience of Brunei, which was a key limitation.

#### **Summary of part one :**

- Existing literature on image formation theory has been criticised as it does not cover the entirety of the tourist decision-making process (Kim and Chen 2016; Gannon et al. 2017; Martín-Santana et al. 2017). That is, before-, during- and after-trip stages. It is important to explore all three stages since destination image not only influences destination selection, but also tourist experience, evaluation and behavioural intentions (Chen and Tsai 2007).
- Generally, there are two approaches to measure destination image. The first approach follows Echtner and Ritchie (1991) where common and unique attributes specific to the destination are identified. Typically, participants are asked to describe image attributes based on free elicitation. The second approach follows Beerli and Martín (2004a) where destination image is described using a battery of common destination attributes and measured on a Likert scale.
- There is inconsistency in empirical studies on the interrelationship between cognitive, affective and overall image dimensions of destination image. The majority of studies prefer to evaluate cognitive destination image attributes. Studies examining the interrelationship between antecedents and destination image, or destination image and behavioural outcomes, tend to measure cognitive destination image attributes.
- There is a distinct lack of attention in the literature on cultural aspects of destination image. More specifically, Islamic destination image is scant in the literature.

Finally, studies suggest a plethora of antecedents and behavioural outcomes of destination image, in explaining tourist decision-making processes (Appendix 1). Based on the above evaluations the second part of this chapter (section 2.3) will discuss literature on Islamic destination image. Chapter three provides an overview of the literature describing

antecedents and behavioural outcomes related to the current study. Chapter four discusses the concept of Islamic religiosity.

### **2.3 Islamic Destination Image (Part two)**

The first part of chapter two discussed the literature concerning general destination image. This section evaluates the literature connecting religion and tourism. In reviewing the literature on the interrelationship between religion and tourism, this review attempts to distinguish between religious tourism and leisure tourism. Finally, a critical review of conceptual and empirical studies on Islamic tourism pertinent to the current study is outlined.

A number of studies establish a connection between religion and tourist behaviour (e.g., Vukonic 1996; Poria et al. 2003; Weidenfeld 2006). Researchers have assessed the relationship between religion and tourism within two separate research streams. The first stream of studies examines the relationship between religion and tourism from the perspective of the *pilgrim*. The second stream of studies examine the relationship between religion and tourism from the perspective of the *leisure tourist*. A discussion of the literature addressing these two perspectives follows.

#### **2.3.1 Religious tourism**

*Religious tourism*, also referred to as pilgrimage tourism, is concerned with religiously or spiritually motivated travel usually to a place that is considered sacred (Timothy and Olsen 2006; Cohen 1979; Ron 2009). Conversely in *leisure tourism* the tourist seeks joy through hedonic pleasures and engages in cultural experiences (Smith 1992; Vukonic 2002). However, the literature is inconsistent on whether a distinction can be drawn between the two concepts.

One stream of research advocates that it is difficult to distinguish between pilgrims and leisure tourists. For instance Smith (1992) highlights that the leisure tourist and the pilgrim share common elements during travel. These include discretionary income, leisure time and social sanctions. Specifically, when both the pilgrim and tourist share the same infrastructure, such as hotels and transport facilities, service providers may not be able to distinguish between them. In contrast, Cohen (1979) suggests that the leisure tourist and pilgrim are distinct in their quest for seeking authenticity and meaning-making during travel. Counter to Smith (1992), Fleischer (2000) shows empirical findings to suggest



pilgrims can be distinguished from leisure tourists by their attributes, behaviour and expenditure.

A second stream of research suggests both secular tourists and religiously devout travellers (not only pilgrims) may be attracted to visit sacred or spiritual destinations (Timothy and Olsen 2006; Nolan and Nolan 1992). Consequently, Nolan and Nolan (1992) identify three types of destinations attractive for visitation by both religious and leisure tourists: (a) sacred sites of religious pilgrimage (e.g. Fátima in Portugal); (b) religious tourist attractions having an importance in art, history or architecture such as the Vatican City in Rome; (c) festivals related to religious occasions such as Christmas festivity. The notion that both religious and leisure tourists are attracted to religiously-related destinations have been supported by Ron (2009) and Bond et al. (2015).

The present study follows the second stream of research. To that end, the present study contributes to literature on the relationship between religion and tourism, by exploring the influence of religion on leisure tourism to an Islamic leisure destination. Hence, the next section discusses literature on leisure tourism and religion.

### ***2.3.2 Leisure tourism and religion***

The present study fits in with literature exploring the relationship between tourism and religion from the perspective of the leisure tourist (e.g., Henderson 2008; Weidenfeld 2006; Weidenfeld and Ron 2008). This stream of literature attempts to depart from the pilgrim perspective, and explores the interaction of religion and tourism in relation to religious affiliation or devoutness of the leisure tourist. The destination, here, need not be a sacred place for pilgrimage such as Mecca or Jerusalem. This stream of literature examining tourism and religion has also been criticised for lack of attention to Islamic cultures (Weidenfeld 2006; Jafari and Scott 2014).

To begin with, the influence of religion as a subculture on decision-making has been much emphasised in the consumer behaviour literature (Assael 1995; Arnold et al. 2004; Williams 2002). Arnould et al. (2009) describe religion as a subculture that has a common set of beliefs and practices related to a sacred reality. Assael (1995, p.500) asserts, “the individual who identifies closely with a certain religious, ethnic, or national subculture will accept the norms and values of that group”. Religion is also of particular importance when it is related to symbolic expression and identity construction in consumer behaviour (Arnold et al. 2004).

In the context of tourism studies, Williams (2002) highlights the importance of religion as a subculture influencing consumption of hospitality products and services. According to Williams (2002, p.94) tourism consumption cannot be limited merely to food, beverage and accommodation, but entails fun, status (*identity*), prestige, power, sex, achievement, alienation, etc. Williams (2002, p.96) goes further to suggest “*people consume hospitality goods and services not only to experience their physiological benefits, but also as a way of expressing their cultures, that is, through socializing, participating in ritual, expressing symbolism, etc.*” In short, tourism consumption facilitates symbolic expression of subcultural identity such as religious affiliation.

Weidenfeld (2006) believes religion, as a subcultural segment, to be of limited view, insisting that, in the context of tourism, religious needs should be considered on a broader perspective to include hotel facilities, environmental aspects and service provision. Although the study by Weidenfeld (2006) specifically examines the Christian leisure tourist and the majority of participants declared the purpose of trip as leisure, the context of the study being Israel and its sacred attachment as a popular place of pilgrimage cannot be ignored.

In fact, several destinations have religious inheritance through history, religious monuments, or sacred places. The Wailing Wall in Jerusalem, Guadalupe in Mexico and Mecca in Saudi Arabia are examples (Rinschede 1992). In these contexts destination image is associated with the local religion of that country because of prominent religious heritage. For instance, in the study by Brunet et al. (2001) Bhutan is characterised as a destination rich in ‘authentic’ cultural inheritance from Buddhism and portrayed as the ‘last Shangri La’ by western tourists. Imagery of Bhutan represents Buddhism in both public and private life, which forms the main attraction for leisure tourists (Brunet et al. 2001) balancing between economic benefits of tourism expansion worked in the opposite direction of preserving religious and cultural heritage (Brunet et al. 2001). Hence, the study reveals Bhutan follows a moderate approach to tourism development.

In the study by Poria et al. (2003), the Wailing Wall in Jerusalem in Israel attracts tourists as a place of religious heritage, especially for both Christians and Jews. For Christians the Wailing Wall is related to the life events of Jesus, mentioned in the New Testament. For Jews it is a place of worship as well as a political symbol of liberation. The study of Poria et al. (2003) claims that a relationship exists between religiosity and motivation to visit Jerusalem.

In a thought-provoking study, Mercille (2005) explores the imagery of Tibet as a Buddhist destination. A perceived and imagined destination image of Tibet is compared among international tourists. The perceived image of Tibet is described as friendly, religious and primitive while the experienced image shows a more modernised Tibet for visitors. Interestingly, the study finds the two movies, 'Seven years in Tibet' (1997, directed by Jean-Jacques Annaud) and 'Kundun' (1997, directed by Martin Scorsese) had a strong influence in associating Tibet with the Dalai Lama and Buddhism. Furthermore, Lonely-planet and publications of National Geographic were found to portray religious attributes of Tibet through photographs of Tibetan monasteries and monuments.

Another study by Cohen (2003) identifies religious and ethnic identity as a travel motivation for American Jewish students visiting Israel. Cohen (2003) describes Israel as a place for strengthening spiritual identity for Jewish students. Furthermore, religiously motivated students tend to be more involved with Jewish community and organisations.

In the context of Islamic destinations, Bogari et al. (2004) examine tourists visiting Jeddah and Abha in Saudi Arabia. These are the most popular cities for leisure tourists in Saudi Arabia. In their study, religious values (visiting Kaaba in Mecca and visiting the prophetic mosque) and cultural values are identified as the most important pull- and push-factor, respectively.

In a more recent paper Bond et al. (2015) investigate how religion influences the choice of destination among visitors to three Christian religious sites. The three religious sites represent three different religious motives for visitation including a site of high religious value, a site of pilgrimage and a site of religious festivals.

In summary:

- Research exploring religion and tourism highlight matters that are important for destination marketers by exploring the effect of religion on leisure tourists in various destination settings.
- Studies have improved by considering the religiosity of tourists rather than simply religious affiliation (e.g. Poria et al. 2003).
- However, researchers exploring religion and leisure tourism have investigated destinations that are popularly known as religious attractions: Israel (Weidenfeld 2006; Poria et al. 2003); Tibet (Mercille 2005); Bhutan (Brunet et al. 2001); and Saudi Arabia (Bogari et al. 2004). Specifically, these destinations remain worthy of

religious pilgrimage. To that end, the literature fails to explore the influence of religion on secular tourism or non-pilgrimage behaviour (Jafari and Scott 2014).

The present study attempts to address this gap in the literature by exploring whether religion influences Muslim tourists to visit Islamic leisure destinations. Although a number of conceptual papers have addressed this research gap under the umbrella of ‘Islamic tourism’, few researchers have conducted empirical research from a theoretical perspective. The next section elaborates on literature in Islamic tourism.

### **2.3.3 Islamic tourism**

For the Muslim tourist, religion is more prevalent in behaviour and everyday life events are guided by Shariah law (Jafari and Scott 2014; Din 1989; Stephenson 2014; Olya and Al-ansi 2018). There is theoretical speculation in the literature that religion influences choice of destination for Muslim tourists (e.g., Jafari and Scott 2014). However, in Muslim consumption practices, it is not easy to separate the sacred from profane since the boundaries between the two are transcended (Jafari and Süerdem 2012; Jafari and Scott 2014). From the destination perspective, Stephenson et al. (2010, p.10) suggest “*hospitality is a social and cultural institution, the ‘hospitality’ should closely represent the ethnic and religious dimensions of the host culture*”. Stephenson et al. (2010) further suggest that destination image should represent its true cultural identity, failure of which gives a false image to tourists. Hence, the rationale for inquiry into the Muslim tourist and Islamic culture.

#### **A. What is Islamic tourism?**

There is inconsistency in the literature as to what constitutes Islamic tourism (Henderson 2003). Some studies explain that Islamic tourism can be conceptualised from three perspectives: economic, cultural and religious (Nassar et al. 2015; Al-Hamarneh and Steiner 2004). Jafari and Scott (2014) define Islamic tourism as a new ‘touristic’ interpretation of pilgrimage that combines religious and leisure tourism as an alternative to hedonistic mass tourism. This combination of overlapping roles between pilgrim and leisure tourism is explored by Taheri (2015) who investigates religiosity and materialism within the Umrah experience (Islamic pilgrimage) among Iranian Muslim visitors. Thus far, it is generally agreed that Islamic tourism specifically examines the behaviour of Muslim tourists. While it is known that leisure tourists might visit religious destinations for

leisure purpose (e.g., Fleischer 2000), the current study's concept of *Islamic tourism* is narrowed down to the Muslim tourist in the context of Islamic leisure destinations.

As discussed earlier, although a considerable body of literature examines the relationship between religion, tourism and destination preference (e.g., Rinschede 1992; Fleischer 2000; Poria et al. 2003; Weidenfeld 2006; Cohen 2003), research in the context of *leisure tourist destinations* with no religious heritage or sacred sites is scant. Specifically, researchers have identified a distinct lack of attention to exploring Islamic destinations and Muslim leisure tourists (Jafari and Süerdem 2012; Battour et al. 2012; Bogari et al. 2004; Shafaei and Mohamed 2015).

## **B. Muslims as a market segment**

In considering the world Muslim population as a market segment there are an estimated 1.6 billion Muslims around the world (Alserhan and Alserhan 2012; Ogilvy Noor 2016). Muslims are also the fastest growing religion around the world (Pew Research Centre, 2017). Although Islam originated in the Middle East, the region represents only 20% of the Muslim population. The majority of Muslims are found in Asia-Pacific countries including Indonesia, India, Pakistan, Bangladesh, Iran and Turkey (Pew Research Centre, 2017). Moreover Temporal (2011) observes that one-fifth of the Muslim population lives in non-Muslim countries such as India, China and Russia. According to Alserhan and Alserhan (2012) whether Muslim consumers should be explored as one Ummah (a single market segment) or non-homogenous market segment depends on the level of abstraction under investigation. That is, researchers should be aware of both the commonalities and the differences in the Muslim market segment. An explanation of this follows.

## **C. Travel and tourism in Islam**

From a broad perspective, Islam is quite compatible with tourism (Aziz 1995; Henderson 2003; Zamani-Farahani and Henderson 2010) and travel is highly encouraged for the Muslim follower in the Quran (the holy book) and Sunnah (the teachings of the Prophet) (Din 1989; Eid 2015; Stephenson 2014). Zamani-Farahani and Henderson (2010, see page 80) highlight verses in the Quran that encourage travel as an opportunity to achieve spiritual, physical and social goals. Literature also documents allowances for the Muslim traveller (Henderson 2003; Din 1989; Timothy and Iverson 2006). Fasting during Ramazan is optional for the traveller and can be delayed. The five obligatory prayers (Salat) can be shortened or combined during travel. Islam encourages the Muslim to engage in traveling

around the world for various reasons. For instance *Hajj* (pilgrimage to Mecca in Saudi Arabia), is obligatory upon every capable Muslim once in his or her lifetime. Leisure travelling is also encouraged to foster unity by interacting with fellow Muslims belonging to the greater Ummah (Muslim community) (Henderson 2003).

Adherents to the subject of Islamic tourism insist on an incompatibility between so called ‘western tourism’ and Islamic principles (Henderson 2003, 2008; Battour et al. 2011). It is argued hedonistic tourist activities such as consumption of alcohol and pork, prostitution, nudity on public beaches, and gambling are incompatible with the principles of Islam (Din 1989; Poirier 1995; Zamani-Farahani and Henderson 2010). However, restrictions on hedonic tourist activities have been known to negatively impact non-Muslim tourist markets (Sharpley 2008; Battour 2017). On a similar note, Zamani-Farahani and Henderson (2010) also suggest restrictions concerning tourist activities such as dress code, type of food and beverage consumption, social activities and entertainment can limit arrival of non-Muslim tourists (Zamani-Farahani and Henderson 2010). However, researchers also agree that tourism policies must accommodate local religious sensitivities (Stephenson et al. 2010; Zamani-Farahani and Henderson 2010). Creating a balance is essential as the literature documents degradation of social and religious values as a negative influence of western tourism practices to Islamic destinations (Sindiga 1996; Timothy and Iverson 2006). To that end, Islamic tourism is “*proposed as an alternative to hedonistic conceptualisation of tourism*” (Eid 2015, p.251).

Destinations follow different approaches to balance between the negative impact of tourism on social values and sustaining economic benefits. Consequently, some destinations separate tourism establishments from local settlements: for example, the Maldives and Saudi Arabia (Din 1989). In Tunisia a liberal approach is followed and despite having economic benefits, tourism has directly influenced deterioration of social and religious values (Poirier 1995). Some Muslim communities such as the Waswahili along the coasts of Kenya have managed to co-exist with tourism by containing conservative religious values within their small community (Sindiga 1996).

While this imbalance between the benefits of tourism and deterioration of religious values would have existed for a prolonged period, research has focused more on Islamic culture with recent world events preceding the September 11 attack in New York. Hence, the present study focuses on the concept of *Islamic destination image*.

#### **D. Impact of terrorism on Islamic destinations and Muslim tourist**

Following the 9/11 terrorist attack, the image of Islamic destinations has been affected by negative stereotyping as unsafe destinations for non-Muslims (Henderson 2008; Timothy and Iverson 2006). Zamani-Farahani and Musa (2012) point out the association of Islam with terrorism represents the greatest threat to tourism in Muslim countries. Literature hence documents conflicting perspectives as to whether destinations should project an Islamic or cosmopolitan image (see Jafari and Scott 2014). On one hand, there has been a reduction in the number of tourists visiting predominantly Islamic countries or portraying an Islamic image such as Tunisia and Morocco (Al-Hamarneh and Steiner 2004). Similarly Zamani-Farahani and Musa (2012) also note that Islamic destinations such as Egypt and Yemen targeting European tourists saw a decline in arrivals. However, not all Islamic destinations were affected in the same manner. Some destinations, such as Dubai and Malaysia projecting a more cosmopolitan image remain attractive for both Muslims and non-Muslims (Al-Hamarneh and Steiner 2004). For the Muslim tourist there has been a change in pattern of travelling for leisure purposes. The continuing terrorist attacks and their association with Islam in the media has fuelled racist attitudes against Muslim tourists in non-Muslim countries (Al-Hamarneh and Steiner 2004). Muslims fear discrimination from government authorities such as customs and immigration as well as service providers and residents in western countries (Timothy and Iverson 2006).

To that end, a basic assumption pertinent to the study of *Islamic destination image* is, given the rise of terrorism and negative stereotyping of Muslims in mass media, Muslim tourists would find Islamic destinations more attractive for leisure holidays (Nassar et al. 2015; Timothy and Iverson 2006),. that is, countries with majority Muslim populations projecting an Islamic image, such as Malaysia, Maldives, United Arab Emirates, Turkey and Indonesia became the preferred destinations for Muslim tourists (Shafaei and Mohamed 2015; Timothy and Iverson 2006).

On the other hand, projecting an Islamic destination image can potentially reduce non-Muslim visitors (Sharpley 2008). However a study by Chen et al. (2013) found the Islamic destination image of Brunei attracts young non-Muslim travellers from Taiwan interested in cultural experiences. In another study by Battour (2017), although Halal tourism was seen as an opportunity for cultural experience, there was a reduction in perception of trip quality and value for non-Muslims.

Nevertheless, both conceptual and empirical studies postulate that Muslim tourists would most likely prefer destinations that offer Islamic attributes (e.g., Battour et al. 2011; Shafaei and Mohamed 2015). Consistent with this line of thought, it is only recently that researchers have begun to explore the needs and requirements of Muslim leisure tourists (e.g., Battour et al. 2011).

#### **E. Destination attributes preferred by Muslim leisure tourists**

Previous studies support the premise that Muslim tourists prefer destinations with Islamic attributes (Table 10). In order to understand the importance of these attributes, one can refer to a detailed explanation of the principles of Islam and Shariah law outlined by Temporal (2011) and Alserhan (2011). For a brief explanation Halal refers to what is *permissible* or *lawful*, while Haram refers to what is forbidden as a sin in Islam (Alserhan 2011). According to Alserhan (2011) the concept of *Halal* is not limited to food but includes entertainment, work, finance, consumption, etc. Food becomes halal when prepared according to Islamic guidelines, which involves but is not limited to Islamic slaughtering. Alcohol and pork is forbidden for Muslims and considered as *Haram*. Consequently, halal products and services presents opportunities for growth in tourist destinations (Olya and Al-ansi 2018).

Alserhan (2011) goes further to make theoretical speculations on what constitutes Islamic hospitality. These include (a) using Islamic finance for hotel development; (b) direction of Mecca for praying in rooms; (c) prohibition of alcohol in hotel premises; (d) halal food; (e) Muslim-friendly entertainment; (f) Muslim staff; (g) gender segregated recreation facilities, etc. Several studies provide empirical support for these attributes as important for Muslim tourists and classify them as tangible and intangible attributes (Table 10).

**Table 10**

#### *Tangible and intangible attributes in Islamic destinations*

	<b>Conceptual studies</b>	<b>Empirical studies</b>
<b>Tangible attributes</b>		
Prayer facilities (Mosque, Qibla direction)	Alserhan (2011); Stephenson et al. (2010); Stephenson (2014); Henderson (2010)	Battour et al. (2011); Eid and Gohary (2014); Nassar et al. (2015)
Halal food	Alserhan (2011); Stephenson et al. (2010); Stephenson (2014); Henderson (2010)	Battour et al. (2011); Eid and Gohary (2014); Nassar et al. (2015)



Availability of Quran in room	Alserhan (2011); Stephenson (2014); Henderson (2010)	Battour et al. (2011); Eid and Gohary (2014);
Muslim toilets	Alserhan (2011); Stephenson (2014); Henderson (2010)	Battour et al. (2011); Eid and Gohary (2014); Nassar et al. (2015)
<b>Intangible attributes</b>		
Recreation (gender segregation for swimming, beach, gym, spa, etc.)	Alserhan (2011); Stephenson (2014); Henderson (2010)	Battour et al. (2011)
Islamic dress code for staff	Stephenson et al. (2010)	Battour et al. (2011); Nassar et al. (2015)
Azan (Call for prayer)		Battour et al. (2011)
Muslim-friendly entertainment	Alserhan (2011); Stephenson et al. (2010); Henderson (2010)	Battour et al. (2011); Eid and Gohary (2014);
Muslim staff	Alserhan (2011); Stephenson (2014); Henderson (2010)	Battour et al. (2011)

#### **F. Limitations in existing literature on Islamic destination image:**

- a) *Existing literature on Islamic destinations does not account for the heterogeneity of the Muslim market segment*

Previous studies exploring Muslim leisure tourists and their preferred Islamic destination attributes assumed that Muslims are a homogenous market segment (e.g., Battour et al. 2011; Nassar et al. 2015). If studies intend to make a contribution to marketing theories, Jafari and Süerdem (2012) suggest researchers consider the cultural diversity of the Muslim market segment. Thus, research on Islamic tourism should avoid ‘selling Islam to Muslims’ but attempt to develop a destination image that contains both universal and Islamic values (Jafari and Süerdem 2012, p.74).

In addition, tourist characteristics such as religiosity, prior knowledge and psychographic characteristics can lead to variations among Muslim tourist behaviour. To be precise any study investigating the influence of religion on tourist decision-making should account for the different levels of devoutness or strength of religiosity among Muslim tourists.

- b) *Studies that explored the effect of religious affiliation on stages of the Muslim tourist decision-making process have failed to include Islamic destination image*

Literature emphasises destination image as a key factor influencing destination selection and behavioural outcomes (Chen and Tsai 2007; Fakeye and Crompton 1991; Martín-Santana et al. 2017). However, existing empirical studies on religion and tourist behaviour rarely consider Islamic destination image in their conceptual model. For instance, the study by Nassar et al. (2015) finds religion as one of the motivating factors for Kuwaiti nationals to visit Islamic destinations. While Nassar et al. (2015) do not explore a specific Islamic destination, Battour et al. (2012) examine the relationship between push and pull motivational factors, tourist satisfaction and loyalty in the context of Malaysia.

c) *There is a dearth of literature on the concept of Islamic religiosity and its effect on the Muslim tourist decision-making process*

It is only recently that Eid and El-Gohary (2015) measured the moderating effect of Islamic religiosity on the relationship between perceived value (traditional elements and Islamic attributes) and customer satisfaction for Muslim tourists. This is the most notable study on Islamic destinations, showing empirical support that religiosity (religious belief and religious practice) influences Muslim tourist decision-making. Although Zamani-Farahani and Musa (2012) also examined Islamic religiosity, their study explores the perception of socio cultural impact of tourism from the perspective of local residents rather than tourists.

In summary:

- This chapter outlined evolution of definitions concerning the concept of destination image. The two approaches to conceptualisation of destination image were discussed: a three dimensional concept (Gartner 1993; Zhang et al. 2014) versus a three dimensional continuum approach (Echtner and Ritchie 1991). Thereafter, a review of literature based on 46 articles concerning how researchers use both structured and unstructured methodologies in measurement of destination image was outlined.
- The second part of this chapter explained the concept of Islamic tourism. In investigating the relationship between religion and tourism, the chapter distinguished between religious tourism and leisure tourist destinations.
- Existing literature supports the requirements of Islamic Shariah law which necessitates a distinct concept of tourism in providing goods and services to the Muslim tourist (e.g., Eid 2015). This new stream of research claims that in the

absence of religious heritage (such as Islamic monuments, history and art), the motivating factors for Muslim tourists to visit Islamic destinations are driven by religious values and identity (Eid 2015; Stephenson et al. 2010; Jafari and Scott 2014).

- Hence, there is a lack of empirical evidence concerning whether it is important to project an Islamic image to attract Muslim tourists to Islamic leisure destinations. What personal or psychological factors drive Muslim tourists to select an Islamic destination? What are the behavioural consequences of a tourist experience at an Islamic destination? What are the interrelationships between antecedent factors, Islamic destination image and behavioural outcomes?
- Finally, no study has examined the moderating effect of Islamic religiosity on the tourist decision-making process with respect to antecedents and behavioural outcomes of destination image.

To address this shortcoming in the literature, chapter three will outline the pertinent literature related to antecedent variables and behavioural outcomes of Islamic destination image proposed for investigation in the present study. Chapter four will outline literature on conceptualisation and measurement of Islamic religiosity.

### **CHAPTER 3: ANTECEDENTS AND BEHAVIOURAL OUTCOMES OF DESTINATION IMAGE**

This, second literature review chapter outlines pertinent literature relevant to variables representing antecedents and behavioural outcomes of Islamic destination image investigated in the present study. Consequently, this chapter provides a review of literature relevant to the first and second objectives of this study (section 1.4).

As mentioned in chapter two, image formation theory attempts to understand the factors and processes that interfere with image perception and influence the tourist decision-making process (MacKay and Fesenmaier 1997; Styliadis et al. 2017). In this regard, the present study investigates prior knowledge, cosmopolitanism and involvement as antecedent factors of Islamic destination image. In addition, satisfaction and loyalty are explored as behavioural outcome factors.

Although researchers do not agree concerning what constitutes prior knowledge, previous studies generally agree that the various elements of prior knowledge (past experience, familiarity and expertise) influence destination image formation (e.g., Elliot and Papadopoulos 2016; Sun et al. 2013). Yet, researchers investigating Islamic destination image have not examined the influence of prior knowledge on image formation (e.g., Chen et al. 2013; Gannon et al. 2017). Generally, tourists gather some information about the destination prior to their visitation (Kim, et al. 2015). Tourists may also bring previous knowledge and past travel experiences when visiting Islamic destinations (Sharifpour et al. 2014a). Therefore, prior knowledge consisting of past experience, familiarity and expertise of Muslim tourists may influence destination selection and tourist experience. Consequently, this study suggests prior knowledge as an antecedent of Islamic destination image.

Thus far, researchers generally agree that personal factors (e.g., demographics and culture) and psychological factors (e.g., belief, attitude and values) are determinants of image assessment (Baloglu and McCleary 1999; Beerli and Martín 2004a; Stylos et al. 2016). Although researchers posit that Muslims are more attracted towards Islamic destinations (e.g., Timothy and Iverson 2006; Al-Hamarneh & Steiner 2004), there is lack of theoretical justification connecting Muslim leisure tourists to Islamic destinations. Some researchers identify motivation as an important factor influencing the Muslim tourist decision-making process (e.g., Nassar et al. 2015; Battour et al. 2014). The present study suggests

cosmopolitanism as an alternate type of motivation and a possible theoretical concept connecting Muslim leisure tourists to Islamic destinations. Previous literature also suggests Muslim tourists prefer Islamic destinations to have cosmopolitanism characteristics (e.g., Gannon et al. 2017). That is, Muslim tourists might enjoy their tourist experience more if destinations display openness and cultural tolerance towards Muslims. Likewise, Muslim tourists may have a keen interest to experience other Muslim communities sharing a similar faith.

It is also important for researchers in Islamic tourism to understand the participation and engagement of Muslims in leisure destinations (El-Gohary 2016). Accordingly, this study investigates the influence of tourist involvement in the stages of the tourist decision-making process.

These antecedent factors (prior knowledge, cosmopolitanism and involvement) can therefore influence image formation of Islamic destinations and eventually impact affective and behavioural consequences such as satisfaction and loyalty (Brady et al. 2005; Žabkar et al. 2010). Since, the literature highlights existing image formation models do not usually cover the entirety of the tourist experience: before-, during- and after-trip stages (Kim and Chen 2016; Gannon et al. 2017; Martín-Santana et al. 2017), this study intends to investigate all three stages of the tourist decision-making process.

The present study hence explores prior knowledge, involvement and cosmopolitanism as antecedents of Islamic destination image. Satisfaction and loyalty are proposed as affective and behavioural outcome variables. With Islamic destination image as the central concept, together, the proposed concepts represent the three stages of the tourist decision-making process.

Hence, this chapter outlines literature pertinent to antecedent and behavioural outcome variables proposed in the present study. The chapter will address conceptualisation and measurement, as well as their relationship with Islamic destination image based on previous literature.

### **3.1 Prior Knowledge**

One of the assumptions of the destination image concept is that prior knowledge influences the tourist decision-making process. This notion has been derived from consumer psychology literature. Moutinho (1987, p.5) posits “*consumer behaviour refers to the*

*process of acquiring and organising information in the direction of a purchase decision and of using and evaluating products and services. This process encompasses the stages of searching for, purchasing, using, evaluating, and disposing of products and services*". Bettman (1986) provides a connection between prior knowledge and information processing in the tourism context. That is, tourists are generally exposed to a variety of information sources such as promotional materials and information guides. Bettman (1986) posits that prior knowledge, conceptualised as prior experience, will influence the ability of processing this information as well as engagement in searching for information. Hence, in the context of tourism, it is important to understand how tourists acquire information, what information sources are useful and when tourists use this information in decision-making (Sharifpour et al. 2014a; Fodness and Murray 1997). Consequently, both tourism scholars and practitioners have shown interest in understanding the information search behaviour of leisure tourists (Fodness and Murray 1997).

Several studies highlight *prior knowledge* as an important influence on the consumer decision-making process and information search behaviour (Bettman 1986; Gursoy and McCleary 2004a; Kerstetter and Cho 2004; Sharifpour et al. 2014a). According to Brucks (1985) conceptualisation of prior knowledge in literature falls into three categories: (a) subjective knowledge, (b) objective knowledge, and (c) product experience. *Subjective knowledge* is an individual's perception of what is known. *Objective knowledge* relates to amount, type and organisation of knowledge in memory. *Product experience* comes from actual usage of a product.

In a similar manner, studies in tourism conceptualise prior knowledge as having three dimensions: *familiarity*, *past experience* and *expertise* (Kerstetter and Cho 2004; Taheri et al. 2014a; Sharifpour et al. 2014). In these studies, *familiarity* is described as awareness or perception of destination from acquired information. *Past experience* is directly related to visit experience. *Expertise* comes from knowledge and skills related to information processing or decision-making about destinations. A more detailed discussion of these three dimensions follows.

### **A. Familiarity**

Several researchers take the position that familiarity is an important factor in consumer decision making (Gursoy and McCleary 2004a; Gursoy and McCleary 2004b; Prentice 2004). However, there is inconsistency over conceptualisation and operationalisation of the concept of familiarity in both consumer behaviour and tourism literature.

The first stream of studies follows Alba and Hutchinson's (1987) description of familiarity. Alba and Hutchinson (1987, p.411) define familiarity as “product related experiences accumulated over time”. Here, familiarity includes exposure to promotional materials, personal search for information about product, interaction with salespersons and experiences from previous purchase or use of product. In the context of tourism Gartner (1993) classifies the above-described sources of information as image change agents.

Gartner (1993) expounds on Gunn's (1972) notion of organic and induced images, and suggests a continuum of eight image change agents. The first five agents - ‘Overt induced I’, ‘Overt induced II’, ‘Covert induced I’, ‘Covert induced II’, ‘Autonomous’, ‘Unsolicited organic’ and ‘Solicited organic’ – describe types of information sources that influence tourist decision-making. The last item, termed as ‘organic’ agent, is actually *visit experience*. As overt induced I agent, destination promoters use traditional forms of advertising (e.g., television, brochure, billboards) that can substantially influence the image of destination in the minds of the tourist. Likewise, tour operators and similar organisations (overt induced II) being independent agents, can selectively choose the kind of image portrayed about a destination. Although not as frequent, celebrity endorsement (covert induced I) of destinations is thought to be more credible. Similarly, articles and stories from seemingly unbiased sources (covert induced II), carry significant weight towards image perceptions. Information from independent sources such as news and popular culture (autonomous) can also influence destination image. Spontaneously received information and word of mouth recommendations from friends and family make solicited and unsolicited organic images. The final image change agent is described as *organic* where the tourist acquires information from previous visits.

The second stream of studies distinguish between *visit experience* and *exposure to information*, as two distinct dimensions of familiarity. Following this perspective, Baloglu (2001) conceptualises familiarity as: experiential familiarity and informational familiarity. Using these two dimensions as a familiarity measurement index, Baloglu (2001) finds strong empirical support to suggest a relationship between familiarity and perceptions of destination image.

The third stream of studies limit conceptualisation of familiarity to information familiarity only. The argument being that tourists may acquire sufficient knowledge about a destination without visit experience. Hence, visit experience is referred to as *past experience*. Both *familiarity* and *past experience*, along with *expertise* then become

dimensions of prior knowledge (Brucks 1985; Kerstetter and Cho 2004; Taheri et al. 2014a).

Some studies do not follow any of these streams. For instance, Prentice (2004) conceptualised familiarity as having 5 dimensions: *informational* (preparation for vacation); *experiential* (previous experience); *proximate* (country of residence); *self-described*; and *educational* (Scottish and English literary background). Counter to previous studies, Prentice (2004) found empirical evidence to suggest informational familiarity as least important while previous visit experience and proximity to destination was important in explaining the relationship between familiarity and image perception. Several studies operationalise familiarity as a self-assessment (e.g., Sun et al. 2013; Kerstetter and Cho 2004; Taheri et al. 2014a). Sun et al. (2013) operationalised familiarity as a multi-item self-rated measurement. Sun et al. (2013) found empirical evidence to suggest a positive and significant effect on destination image.

## **B. Past Experience**

Past experience has gained popularity in the literature with the argument that tourists who hold previous visit experience are different in information search behaviour compared to tourists with no visit experience (Fodness and Murray 1997; Gursoy 2003). Information obtained from visit experience is referred to as internal information while other types of information not related to visit experience are classified as external information (Fodness and Murray 1997; Gursoy 2003). These studies claim tourists who have past experience first refer to internal memory when planning for a vacation. That is, if information stored in internal memory is insufficient then the tourist refers to external sources (Brucks 1985; Fodness and Murray 1997; Gursoy and McCleary 2004). Previous visit experience can have an impact on selection of destination (Gursoy 2003).

There is inconsistency in conceptualisation and operationalisation of *past experience*. Early studies conceptualise past experience as a unidimensional concept, measured as previous visit to a given destination (e.g., Woodside and Lysonski 1989; Phelps 1986; Milman and Pizam 1995; Fakeye and Crompton 1991; Chon 1991). Recent studies, however, tend to compare between different stages of visit experience as *non-visitors*, *first time visitors* and *repeat visitors* (e.g., Baloglu 2001; Beerli and Martin 2004b; Kim et al. 2012; Tan and Wu 2016).



Generally, empirical studies support the notion that there is a difference between image perceived prior to visitation (secondary image) and experienced image from visitation (primary image) (Phelps 1986; Hu and Ritchie 1993). The results of Hu and Ritchie (1993) indicate a positive effect of visit experience on destination image. Similarly, Baloglu (2001) finds propensity for more positive image with an increase in number of previous visits to Turkey. However, in the study by Baloglu (2001) it is not clear whether the reason was information familiarity or number of previous visits, as both dimensions were combined in operationalising *familiarity*.

However, recent research suggests that positive image from visit experience is most likely to occur from first time visit experience, while repeat visit experience can result in a negative image of destination. For instance, Beerli and Martin (2004b), comparing the difference between first time and repeat visitors to the island of Lanzarote in Spain find an increase in number of previous visits can lead to a *negative* image of the destination. Similarly, Kim et al. (2012) find that although actual visitation improved destination image for South Korea, the study showed a negative relationship for repeat visitors towards the cultural attractiveness of South Korea. Research on the relationship between visit experience and image formation is complicated. For instance Phillips and Jang (2010) find, in their study of New York city, that image direction can change from positive to negative or vice versa from visit experience. Yet, the findings of Phillips and Jang (2010) should be taken with caution as the study uses university staff as a sample.

Baloglu et al. (2014) recently compared the difference between image perceptions for first-time and repeat visitors on the dimensions of destination image representing Jamaica. The findings indicate first-time visitors rely on affective and overall image while repeat visitors refer to cognitive image. Similar findings are reported by Tan and Wu (2016). Baloglu et al. (2014) explain this difference by drawing upon the fact that first-time visitors lack personal visit experience to make cognitive evaluations of destination.

In short, although the literature suggests a connection between past experience from visitation and destination image formation, the relationship between the two concepts is understood less.

### **C. Expertise**

There is general agreement in both consumer behaviour and tourism literature, that there is a difference between expert and novice tourists in how they *process* information and *use*

acquired knowledge in decision-making (Gunn 1972; Bettman 1986; Alba and Hutchinson 1987; Mitchell and Dacin 1996; Gursoy 2003). Alba and Hutchinson (1987, p.411) define expertise as the ability to perform product-related tasks.

In tourism, Gursoy and McCleary (2004a, p.360) define expertise as “exposure to related advertisement, information search, interaction with travel agents and other consultants, selection and decision-making, and previous experiences”. In this regard, tourists use their expertise in both information acquisition as well as selecting a destination.

According to Bettman (1986) experts have different knowledge structures and process information differently. Consequently, tourists with some expertise in a destination engage in routine or limited problem solving and are confident in selectively choosing and processing information about the destination (Gunn 1972; Gursoy 2003; Alba and Hutchinson 1987). Furthermore, expertise is not a static state. As Stern and Krakover (1993, p.132) posit “perceived image is being continuously formed and transformed by on-going events that change the person/environment interface”. It follows naturally, therefore, that multiple visits to a destination make the tourist an expert (Gursoy 2003).

#### *Measurement of expertise*

Most studies investigating the relationship between expertise and travel information search behaviour obtain conflicting results. Gursoy (2003) operationalises expertise as experience gained from multiple visits (more than five visits). The results of Gursoy (2003) show that expert tourists rely more on internal sources of information. Gursoy and McCleary (2004b) measure expertise using the five dimensions of Alba and Hutchinson (1987): automaticity, expertise in utilizing memory, expertise in building cognitive structures, expertise in analysis, and expertise in elaboration. Contrary to expectation, the results indicate that with increased expertise there is a tendency to engage in less internal information search and more external information sources in tourist decision-making. In another study, Teichmann (2011) operationalises expertise using Alba and Hutchinson (1987) with four dimensions after removing the cognitive dimension. Teichmann's (2011) results support a positive relationship between expertise and travel information sourcing.

In short, studies in tourism conceptualise prior knowledge as a multidimensional and formative construct consisting of *familiarity*, *past experience* and *expertise* (Kerstetter and Cho 2004; Taheri et al. 2014; Sharifpour et al. 2014a). Familiarity relates to awareness of a tourist destination. Past experience comes from visit experience. Expertise relates to the

ability to perform tasks related to information acquisition, destination selection and travel decisions. Kerstetter and Cho (2004) find support for prior knowledge having two dimensions: past experience and familiarity/expertise. However, Taheri et al. (2014) argue against removing any of the three dimensions of prior knowledge for reasons of retaining conceptual meaning and holistic analysis. Sharifpour et al. (2014a) also support prior knowledge as a multidimensional construct containing all three dimensions.

### **3.2 Cosmopolitanism**

The term cosmopolitanism is derived from the combination of the words *cosmos* and *polis* meaning world and citizenship. Merton (1968) introduces the concept of cosmopolitanism, as an orientation where an individual perceives himself/herself as a *world citizen* as opposed to the local who is restricted to their individual local cultural traditions. Hence, cosmopolitans are world-minded consumers (Cleveland et al. 2011) seeking diversity of cultural experiences (Hannerz 1990). According to Hannerz (1990) locals tend to engage in their own respective cultures or territory. The tourist, despite travelling to different places, may not automatically possess a cosmopolitan state of mind. That is, the tourist may not necessarily involve or may not have the competence to immerse themselves with local community. Finally, the cosmopolitan, in stark contrast to the tourist, wants to and is somewhat competent in engaging themselves with other, preferably different, cultures. Hence, Hannerz (1990) describes cosmopolitans as those who immerse themselves in transnational cultural experiences as motivations for personal growth. However, the distinction between the local, the tourist and the cosmopolitan has been criticised as being stereotypical because of taking these roles as static (e.g., Thompson and Tambyah 1999). Thompson and Tambyah (1999), based on the work of Foucault (1980, 1982), posits cosmopolitanism as an identity disposition for expatriate professionals. Thompson and Tambyah (1999) suggest, with the advent of globalization, cosmopolitanism is no longer restricted to the elite.

The concept of cosmopolitanism was first introduced in marketing by Cannon and Yaprak (1993) and, consequently, in tourism literature (Cannon and Yaprak 2002). In the context of tourism cosmopolitanism drives motivation to experience adventure, personal enrichment and unique cultural experiences (Cannon and Yaprak 2002; Thompson and Tambyah 1999). Following cosmopolitanism as a cultural orientation, Cannon and Yaprak (2002) suggest there are patterns of cosmopolitan behaviours depending on the nature of purchase motivation and personality/need structure of the individual cosmopolitan. Cannon

and Yaprak (2002, p.32) suggest tourists “*may not necessarily seek (totally) new culturally broadening experiences*”. In a similar note Torelli (2013, p.47) suggests consumers may seek “*commonalities rather than dissimilarities among people around the world*”. Despite subtle differences in defining the concept, there is general agreement in the literature that cosmopolitanism refers to an open-minded reflection of different cultures (Riefler et al. 2012).

Nevertheless, scholars criticise that cosmopolitanism has been defined loosely and lacks theoretical underpinning (Riefler et al. 2012; Hannerz 1990; Cleveland and Laroche 2007). More precisely, there is inconsistency in definition and application. For instance Vertovec and Cohen (2002, p.9) describe six different positions of cosmopolitanism in research: (a) a socio-cultural condition; (b) a kind of philosophy or worldview; (c) a political project towards building transnational institutions; (d) a political project for recognising multiple identities; (e) an attitudinal or dispositional orientation; and/or, (f) a mode of practice or competence”.

Skrbis et al. (2004) argue that conceptualising cosmopolitans as having an openness to cultural diversity is vague and poor as a measurable entity. Skrbis et al. (2004) instead propose that measurement of cosmopolitanism as an attitude disposition, should be able to differentiate between cosmopolitans and non-cosmopolitans. In this regard Swain (2009) goes beyond cosmopolitanism as a cultural perspective and explores what can be observed from cosmopolitanism as a personal characteristic of the tourist while engaging in tourist experiences.

In response to criticisms of cosmopolitanism in previous literature (e.g., Swain 2009; Skrbis et al. 2004), Johnson (2014) recently conceptualised cosmopolitanism as an identity disposition. Johnson (2014, p.256) thus defines cosmopolitanism as “a composition of literacies including background (ethnic, national, cultural) and accumulated cultural capital through experience (travel, kindred/ethnic ties, and historical ties) that can explain processes of knowledge transfer and provide insight into cultural positioning (and cultural distance)”. Thus far, the definition proposed by Riefler et al. (2012, p.287) seems relevant for current study: “an open-minded individual whose consumption orientation transcends any particular culture, locality or community and who appreciates diversity including trying products and services from a variety of countries”.

As for measurement of cosmopolitanism, a number of scales have been suggested in the marketing literature (see Riefler and Diamantopoulos 2009). The study by Cannon et al.

(1994) proposes a cosmopolitanism scale referred to as CYMYC based on four dimensions: (a) search and evaluation; (b) organizational cosmopolitanism; (c) communication behaviour; and, (d) hunger for diversity. Despite being tested on several contexts Riefler and Diamantopoulos (2009) observe flaws in the validity and reliability of this scale. Alternatively, Cleveland and Laroche (2007) developed a 12-items scale to measure cosmopolitanism as a dimension of acculturation. Cleveland et al. (2009) later tested and validated this scale across eight countries. In another study, Cleveland et al. (2013) examined the relationship between culture, religion, values and consumption using the cosmopolitanism scale. The effect of globalisation or cosmopolitanism was different across different religious groups investigated in the study: Muslims versus Christians.

Consequently, both products and destination portray themselves as having cosmopolitan characteristics. In consumer goods, global brands position themselves with a cosmopolitan image to attract customers from different nationalities or cultures (Torelli 2013). The study by Khare (2014) supports cosmopolitanism influencing Indian consumers' fashion clothing involvement. Jin et al. (2015) also find a positive relationship between cosmopolitanism and brand image for both local and foreign products.

Several studies suggest tourists are motivated to visit destinations portraying themselves with a 'cosmopolitan image'. For instance, tourists find the destination image of Singapore portrayed as a 'cosmopolitan city' as a highly attractive attribute (Hui and Wan 2003). Heung et al. (2001) find one of the motivations of Japanese tourists to visit Hong Kong is traveling to a cosmopolitan city. Some studies suggest cosmopolitanism helps to explain the destination brand personality, which is closely related to destination image. Henderson (2007) finds brand personality characteristics of New Asia-Singapore portray "cosmopolitan, youthful and vibrant, modern Asia, reliability and comfort". The cosmopolitan attribute is also supported by Dalian's positioning as a marine city in China (Qu and Qu 2015). In comparing brand personality characteristics, Prayag (2007) finds Cape Town described as a more cosmopolitan experience compared to greater South Africa, offering an outback adventure. Special events can also boost cosmopolitan branding of destinations. The events of the 2000 Sydney Olympics Game were used aggressively to boost Australia as a 'cosmopolitan outward-looking' destination (Morgan et al. 2002). In another study, tourism itself had the power to transform the small town of Ubud in Bali into a cosmopolitan destination by bringing in economic development and cultural diversity (MacRae 2016).

Despite this well-established, positive connection between cosmopolitanism and tourism, whether Islamic destinations should also project themselves with a cosmopolitan destination image is understood less. Vertovec and Cohen (2002) suggest cosmopolitanism should be investigated beyond the western context to include Arab and Muslim cultures to understand the integration of religious and cultural realms in shaping modernism. However, the marriage of cosmopolitanism and Islamic destinations is often seen as problematic, the reason being that destinations popularly known as religiously conservative are often in conflict with the concept of cosmopolitanism as there can be restrictions on tourist activities.

In this regard, Gannon et al. (2017) point out that, Islamic destinations being conservative in religious practice often struggle to project a cosmopolitan image. Cosmopolitanism in its purest form promotes open-mindedness and suggests tolerance for all types of cultural norms. On the other hand, Islam requires its followers to abide by Shariah-law (Temporal 2011; Alserhan 2011) placing restrictions on certain tourist practices. For example, food must be halal and should not contain pork or alcohol. Hedonic tourist activities such as prostitution and gambling are forbidden. Yet, Islamic destinations such as the Maldives (Din 1989), Dubai (Sharpley 2008) and Malaysia (Battour et al. 2011) have managed to project cosmopolitan characteristics in tourism activities and promotion, attracting both Muslims and non-Muslims.

While the degree of tolerance and relaxation of Shariah principles varies across Islamic destinations, the Maldives have adopted a tourism policy where hedonistic tourist activities are allowed in isolated tourist resort islands (Din 1989). Tourist resorts in the Maldives are as cosmopolitan as any western tourist destination where tourists can consume alcohol and pork and there is relaxation of dress codes. However, elsewhere in the city and in inhabited islands, tourists have to observe respect of the religion of Islam by refraining from such activities that contradict Islamic law. Hence, despite having a 100 per cent Muslim culture, the Maldives presents itself as a cosmopolitan destination where the majority of tourists are western tourists from Europe.

In short, inquiry of the cosmopolitanism concept in tourism studies remains scant. Thus far, literature on cosmopolitanism and tourist destinations, has largely ignored cosmopolitanism as a tourist characteristic. Existing literature explores cosmopolitan destinations from the practitioners' perspective with no sound connection to theory (e.g., MacRae 2016).

Accordingly, there is a call for researchers to examine cosmopolitanism from the perspective of the tourist as a tourist characteristic. Specifically relevant to the present study, Nisco et al. (2017) suggest tourism studies examining the relationships between antecedents and behavioural outcomes related to destination image construct to investigate the moderating effect of cosmopolitanism. In the context of religious destinations, Gannon et al. (2017) found empirical support for a direct relationship between cosmopolitanism and destination image, among Iranian pilgrims to Mecca to perform Umrah.

### 3.3 Involvement

The concept of involvement was first introduced, in social psychology by Sherif and Cantril (1947) based on social judgement theory, to explain the relationship between ego and object. The concept of involvement is generally viewed as focusing on ‘personal relevance’ (Zaichkowsky 1985; Gursoy and Gavcar 2003; Gursoy et al. 2014). Henceforth, involvement was defined as “an unobservable state of motivation, arousal or interest toward a recreational activity or associated product” Havitz and Dimanche (1997, p.246). Although myriad definitions exist, researchers usually agree involvement is a state of motivation that influences behaviour (Broderick and Mueller 1999; Rothschild 1984). While consumer research have focused on involvement with consumer products, leisure studies have examined involvement with participation of recreation and leisure activities (see Havitz and Dimanche 1997). Researchers also agree involvement is central to tourist decision-making behaviour (e.g., Havitz and Dimanche 1990; Dimanche et al. 1991). The literature is rich with a plethora of perspectives examining involvement. However Finn (1983) categorised involvement into three different groups: product-centred variable (characteristic of a product), subject-centred variable (degree of involvement) and response-centred variable (search for information).

In conceptualising involvement construct, some studies suggest involvement as a unidimensional construct (e.g., Mittal 1995). Most studies recommend to measure involvement as a multidimensional concept (see Havitz and Dimanche 1997; Laurent and Kapferer 1985). According to Havitz and Dimanche (1997), the most prominent scales in literature to measure the construct of involvement were *Personal Involvement Inventory* (PII) (Zaichkowsky 1985) and *Consumer Involvement Profile* (CIP) (Laurent and Kapferer 1985). These two models were originally developed to investigate purchase behaviour of consumer goods. Havitz and Dimanche (1997; 1999) reviewed 50 articles investigating the involvement concept in leisure, recreation and touristic experiences. They determined that

despite documenting strengths and weakness in scales, the multidimensional construct of involvement generally carried a stronger content and face validity. Furthermore, they cautioned all dimensions of involvement may not be present in every context because different products or experiences elicit different types of involvement. Despite multidimensional constructs of involvement being more popular, recent literature suggests single-facet measures as a preferable option in tourism studies (e.g., Wong and Tang 2016; Lu et al. 2015). For a better understanding of these arguments, the two models CIP and PII are explained first.

Zaichkowsky (1985, p.342) defines involvement as “a person’s perceived relevance of the object based on inherent needs, values and interests”. Zaichkowsky (1985) proposes the PII as a unidimensional semantic differential scale with 20 bipolar items measuring involvement.

Contrary to Zaichkowsky's (1985) unidimensional scale, Laurent and Kapferer (1985) propose a multifaceted scale for involvement, describing three different types of involvement used by researchers in marketing and consumer behaviour. First, Rothschild (1977) distinguishes between *enduring involvement* related to personal values or ego, and *situational involvement* related to purchase occasion. Second, Vaughn (1980) proposes *emotional involvement* as opposed to *rational involvement*; that is, choosing a fine dining experience compared to making a decision to buy a steam iron. The third type, is *personal involvement* versus *impersonal involvement*. This type of involvement is similar to ego involvement proposed by Sherif and Cantril (1947). Based on these and other relevant literature, Laurent and Kapferer (1985) propose the Consumer Involvement Profile (CIP), which includes five dimensions of involvement: (1) the perceived importance of a product; perceived purchase risk as (2) risk probability and (3) risk consequence; (4) perceived symbolic or sign value; and (5) perceived hedonic value.

Although tourists are more involved in selection and purchasing of tourism products compared to durable goods (Gursoy and Gavcar 2003), the concept of involvement emerges in the leisure and tourism literature only in the 1990s (Kim et al. 1997). These studies initially focused on examining involvement with recreation or leisure activities (Dimanche and Havitz 1995) and not necessarily destination experience. The application of involvement in tourism studies remains scant due to its complexity (Prayag and Ryan 2011). A brief review of literature based on measurement and examination of involvement construct in consumer behaviour, recreation and leisure, and then in tourism follows.



Dimanche et al. (1991) test Laurent and Kapferers' (1985) multidimensional CIP model as a reliable and valid construct. Dimanche et al. (1991) investigate involvement in the recreation and tourism context by studying athletes attending an international competition. However, the study reveals that the pleasure and importance dimensions of CIP are loaded as a single factor. Therefore Dimanche et al. (1991) suggest CIP as having four dimensions instead of five. Moreover, the sign dimension showed more explanatory power than the importance-pleasure factor. This is in contrast to Laurent and Kapferer (1985) who identify the sign dimension as third following importance and pleasure. With this support for the sign dimension, following Bourdieu's (1984) consumption culture, Dimanche et al. (1991) suggest self-expression as an important component in the leisure context.

Recently, there has been an increase in exploring involvement in destination studies. Some studies examine the applicability of CIP and PII from a tourism context. Recent studies have focused on identifying the role of involvement on the relationships between antecedents and behavioural outcomes of destination image to improve understanding of tourist decision-making. In this regard there is confusion in the literature as to whether the identified variable(s) form dimensions of involvement or antecedents of involvement (e.g., place attachment).

Gursoy and Gavcar (2003) test CIP scale on European tourists visiting Turkey. Similar to previous studies, Gursoy and Gavcar (2003) reduce the CIP to three dimensions by removing the sign dimension after analysis. Interest/importance and pleasure was combined as a single dimension, interest/pleasure. Hence, Gursoy and Gavcar (2003) suggest involvement having three dimensions in tourism: pleasure/interest, risk probability and risk importance.

Kim et al. (1997) test the applicability of both models (PII and CIP), in the context of tourism on visitors to a birding festival. The study compares involvement with two other variables: behavioural involvement and commitment. Commitment is measured as *centrality to lifestyle* with nine items. The findings suggest a strong relationship with Zaichkowsky's (1985) PII and commitment. The five dimensions of Laurent and Kapferers' (1985) CIP was reduced to three after analysis. The results of Kim et al. (1997) show only the importance-pleasure dimension and sign dimension as positive with commitment, not risk. Furthermore, the importance-pleasure dimension of PII was highly related to measures of behavioural involvement.

Gross and Brown (2006) examine factors influencing tourist experiences in South Australia as a lifestyle tourism destination with tourism experiences measured as containing five dimensions: involvement, centrality to lifestyle, self-expression, place attachment and place dependence. Three dimensions (attraction, self-expression and centrality to lifestyle) was consistent with CIP leisure studies. There was less support for place attachment in the context of tourist destinations compared to leisure studies.

Studies investigating involvement in tourist decision-making place involvement as a moderating variable between antecedent variables, destination image and behavioural outcomes.

In this regard, some studies investigate relationships between prior knowledge, involvement and destination image. Gursoy and McCleary (2004b) suggest tourist information search behaviour may be influenced by their level of involvement. Carneiro and Crompton (2010), investigating the influence of familiarity, constraints and involvement on search for information about destinations, from visitors to Portugal, use two dimensions – interest and pleasure and sign dimensions of involvement from Laurent and Kapferer (1985). Involvement shows a significant influence on search effort for information. Carneiro and Crompton (2010) suggest involvement is strongest in the early stages of tourist decision-making. In another recent study, Huang et al. (2014) examine the relationship between involvement and familiarity for tourists visiting or intending to visit Hainan Island in China. Involvement was operationalised as having two dimensions: personal relevance (pleasure, importance and sign dimensions) and perceived risk based on the CIP model. The findings support both dimensions of involvement having a positive influence on prior knowledge.

Other studies query relationships between destination image and behavioural outcomes and mediating role of involvement. Prayag and Ryan (2012) investigate the variables of destination image, place attachment, personal involvement, and satisfaction as antecedents of loyalty to the island of Mauritius. Involvement was measured as five dimensions: importance, pleasure, sign, risk consequence, and risk probability. The findings suggest involvement positively influences destination image. Based on their analysis Prayag and Ryan (2012) suggest involvement influences destination image which, in turn, influences satisfaction followed by loyalty. Martín-Santana et al. (2017), examining involvement, destination image and behavioural outcomes of first time visitors to Tenerife, Canary Islands in Spain, operationalise involvement as a unidimensional construct of high and low

involvement. The findings support that first time tourists who are more involved spend more time searching for information which influences pre- and post-visit image of destination. Whang et al. (2016) divide involvement as situational involvement and enduring involvement in their study destination image of Korea, finding the two types of involvement have different effects on cognitive and affective components of destination image.

Researchers highlight a distinct lack of attention concerning motivation or involvement and destination image in cultural or, more specifically, Islamic cultural settings (e.g., Lu et al. 2015; Shafaei and Mohamed 2015; Nassar et al. 2015). Consequently Lu et al. (2015) explore the relationships between involvement, image, authenticity and satisfaction in the historic district of Litchi Bay in China. Contrary to previous studies, Lu et al. (2015) operationalise involvement as having three items based on the hedonic/pleasure perspective. The study supports a direct relationship between involvement and destination image. There is also a direct relationship between involvement and satisfaction. Shafaei and Mohamed (2015), in a conceptual study pursuing the religious cultural perspective, suggest researchers examine Muslim tourist involvement in Islamic destinations. A recent study by Kim et al. (2015) shows empirical support that Malaysian Muslim tourists prefer Islamic culture as a preferred attribute in choosing destinations. In another empirical study Nassar et al. (2015) find significant support that motivation influences intention to travel to Islamic destinations for Kuwaiti tourists.

The review of literature on involvement shows that despite the widely accepted multidimensionality of involvement construct, the characteristics of these dimensions and their applicability remains subject to much debate. Hence, single-facet measures of involvement are also preferable in tourism studies. While some studies explore the role of involvement with destination image construct in tourist decision making, there is a distinct lack of attention in the literature examining Muslim tourist involvement in Islamic destinations.

### **3.4 Satisfaction**

The literature suggests a number of variables explaining the after trip experience stage of the tourist decision-making process. The next two sections outline literature suggesting satisfaction and loyalty to explain the after-trip stage of the tourist decision-making process. The review outlines the conceptualisation and measurement approaches of the two

concepts. The review further justifies investigation of a linear relationship between Islamic destination image, satisfaction and loyalty.

To begin with, satisfaction is generally defined as a judgement of pleasurable fulfilment of a need, desire or goal through consumption which can result in under or over fulfilment (Arnold et al. 2004; Oliver 1999). Arnold et al. (2004) explain that while satisfaction is an internal state of awareness, consumers often make judgement of satisfaction based on predetermined standards of service evaluation. Satisfied customers improve organisational performance as they are easier to reach, likely to purchase more and less sensitive to increases in price (Anderson et al. 1994).

A common approach to conceptualise satisfaction is based on expectancy theory. Oliver (1980) proposes an *expectancy-disconfirmation* model to evaluate consumer satisfaction. According to Oliver (1980) satisfaction depends to a large extent on comparison between expectations and performance of the product or service. Expectations include not only predictions of product performance but also hopes, apprehensions, uncertainties and probabilities (Arnold et al. 2004). Kotler et al. (2006) explain that customers form *expectations* based on past experience, opinions of friends, information derived from marketer and competitor information and promises. Satisfaction occurs not necessarily when the product meets expectations but, rather, when performance exceeds expectations which is referred to as positive disconfirmation (Arnold et al. 2004).

There has been a growing interest in tourism studies to investigate tourist satisfaction due to tourism's experiential nature (Sirakaya-Turk et al. 2015). Tourism researchers have used a number of theories and approaches in conceptualising satisfaction and these have been discussed at length elsewhere (see Yüksel and Yüksel 2001; Yoon and Uysal 2005). In a tourism context, generally, satisfaction is conceptualised as an evaluation of pre-travel expectations and post-travel experiences. Satisfaction occurs when tourist experiences exceed expectations resulting in feelings of fulfilment (Chen and Chen 2010).

While studies in tourism use the expectation-disconfirmation perspective for evaluating tourist satisfaction (e.g., Lu et al. 2015), it has been subject to much criticism (see Yüksel and Yüksel 2001; Prayag 2009). Yüksel and Yüksel (2001) suggest using expectations for the comparison standard is less relevant in experiential services such as tourism. Second, using only predictive expectations is a limitation when fulfilment of other factors such as values, desires or ideals may contribute to satisfaction. Third, as tourism is experiential in nature, tourists may not have prior expectations or even experience. Finally, as several

theories such as comparison theory, equity theory and evaluative congruity theory have their own explanations of drivers of satisfaction, there can be more than one determinant of product comparison.

Accordingly, Prayag (2009) suggests researchers evaluate tourist satisfaction from a performance evaluation perspective; that is, performance satisfaction is conceptualised as overall tourist satisfaction or satisfaction with individual components of the tourist experience (e.g., destination attributes). Overall tourist satisfaction is different to measurement of satisfaction. The former is a much broader and stable concept while the latter deals with evaluation of individual destination attributes (Stylidis et al. 2015; Prayag and Ryan 2012). Huang et al. (2015) criticise the attribution model, in that evaluation of composite attributes of destinations captures cognitive rather than affective aspects of satisfaction. Therefore, some studies use a combination of cognitive and affective elements of satisfaction (Bosque and Martin 2008; Žabkar et al. 2010; Bigovic and Prašnikar 2015).

To that extent, studies have used both unidimensional as well as multidimensional approaches to measure overall tourist satisfaction. The bulk of the literature in tourism studies use single item measurement to examine overall satisfaction of the tourist (e.g., Prayag 2009; Baloglu and McCleary 1999; Chen and Tsai 2007; Prayag and Ryan 2012; Sirakaya-Turk et al. 2015; Stylidis et al. 2015). For instance, Prayag et al. (2017) measure overall tourist satisfaction using two bipolar items: very satisfied/very dissatisfied and terrible/delighted). Alternatively, a recent trend in studies suggests measuring overall tourist satisfaction using multiple items (Žabkar et al. 2010; Lee et al. 2014; Albaity and Melhem 2017; Chen and Chen 2010; Chen and Phou 2013; Sun et al. 2013). Using multi-items is a better approach as it allows testing for reliability and validity of scale. Accordingly, Žabkar et al. (2010) and Bigovic and Prašnikar (2015) suggest measuring cognitive, affective and fulfilment components of satisfaction using four items. In another recent study, Lee et al. (2014) propose three items to evaluate overall satisfaction of performance at the end of the trip; that is, Lee et al. (2014) suggest the best timing to measure tourist on-site experience is before departure. Hence, following Lee et al. (2014), the present study measures overall tourist satisfaction of Muslim tourists at the end of their stay in the Maldives.

The remaining review of literature on tourist satisfaction considers the location of satisfaction on the tourist decision-making process with respect to antecedent (destination image) and outcome variable (loyalty).

Previous literature suggests a number of other concepts explaining the after-trip stage of the tourist decision-making process. Specifically, the literature suggests a plethora of variables as antecedents of satisfaction: example quality, motivation, value, novelty-seeking behaviour and trust. Despite several studies investigating the relationships between these concepts and satisfaction, no clear relationship has been established due to inconsistency of empirical results.

For instance, studies suggest service or experience quality influence satisfaction of tourists visiting Taiwan (Chen and Chen 2010; Wu 2016), Slovenia (Žabkar et al. 2010), Montenegro (Bigovic and Prašnikar 2015), and domestic tourists visiting Eilat in Israel (Stylidis et al. 2015). Conversely, there was no significant relationship between quality and satisfaction in a study regarding festival attendees (Lee et al. 2007).

Second, destination attributes as pull travel motivation can have a negative influence on satisfaction (Yoon and Uysal 2005). Third, perceived value of heritage destinations influence tourist satisfaction positively (Chen and Chen 2010), while perceived value (comprising of time value, money value and effort value) does not influence satisfaction of tourists visiting the Kenting region in Taiwan (Chen and Tsai 2007). Novelty-seeking behaviour also influences satisfaction of tourists visiting UAE (United Arab Emirates) (Albaity and Melhem 2017). Likewise empirical research suggests several variables as antecedents of satisfaction: Positive surprise (Prayag et al. 2017), previous experience (Wu 2016), destination personality and trust (Chen and Phou 2013), and perceived equity (Bigovic and Prašnikar 2015).

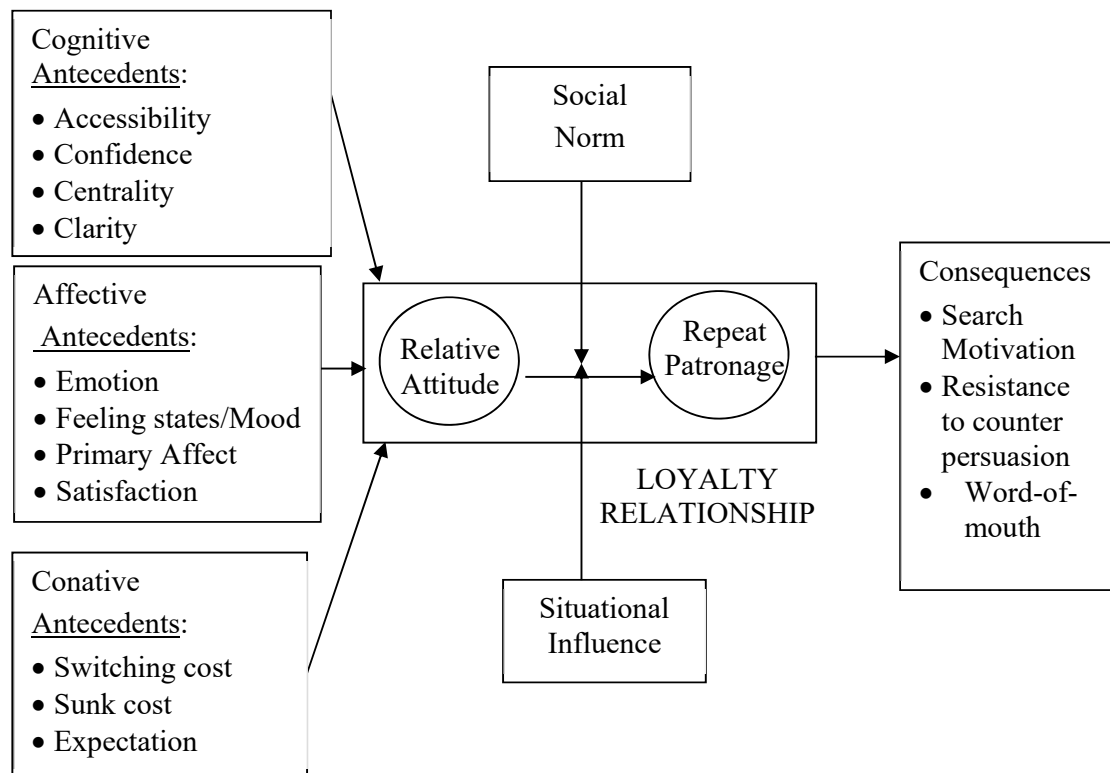
In evaluating service evaluation models and variables that explain service encounters leading to behavioural intentions, Brady et al. (2005) highlight there is no agreement in the literature concerning which variables or combinations of variables best explain these relationships. However, several studies claim satisfaction as the key determinant of behavioural intentions (Johnson et al. 2001; Fornell et al. 1996). In this regard, Brady et al. (2005) compare the influence of key variables of sacrifice, service quality, service value and satisfaction on behavioural intentions in different settings in five countries. In their study, satisfaction emerges as a significant antecedent of behavioural intentions.

Most empirical work in tourism studies support a direct relationship between destination image and satisfaction (e.g., Chen and Tsai 2007; Prayag 2009; Prayag et al. 2017; Lu et al. 2015; Sun et al. 2013). Meanwhile the literature generally supports other intervening variables in addition to satisfaction-shaping service encounters (Brady et al. 2005), Lu et

al. (2015) show empirical support suggesting involvement mediates the relationship between destination image and satisfaction. Relevant to the current study, Battor, et al. (2014) find empirical support that Islamic attributes of destinations influence satisfaction of Muslim tourists visiting Islamic destinations.

### 3.5 Loyalty

The concept of loyalty is well established in consumer behaviour literature. Loyalty is defined as “a deeply held commitment to rebuy or re-patronize a preferred product or service consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behavioural influences” (Arnold et al. 2004, p.783). The definition is similar to Aaker's (1991) perspective on loyalty who posits that loyal customers will engage in repeat purchase and will be resistant to choose alternatives. Aaker (1991) further observes loyalty as the core dimension of brand equity. She further notes that brand loyalty is distinct from other dimensions of brand equity, as it requires prior purchase or use experience. Keller (1998) argues that repeat purchase is a condition but not equivalent to brand loyalty. For Keller (1998) brand loyalty is an outcome of building positive brand image and strong brand equity.



Source: Dick and Basu (1994, p100).

**Figure 4: Framework for customer loyalty**

Generally, loyalty has been described as a complex construct (Zhang et al. 2014). There is limited research analysing what drives loyalty (e.g., Oliver 1999; Aaker 1991; Dick and Basu 1994). Dick and Basu (1994) provide a useful framework that helps to understand the drivers of both attitudinal and behavioural loyalty (Figure 4). The relationship between the antecedents of relative attitude and repeat purchase behaviour are noteworthy and provide strong foundations for evaluating the concept of loyalty.

Oliver (1999) proposes loyalty as occurring in phases corresponding to cognitive, affective and conation (Table 11). A key argument in Oliver's (1999) loyalty phases is that loyalty occurs at each attitudinal phase with respect to level of attitudinal development. The contribution of this model is that consumers become loyal in a cognitive followed by affective sense, and then conative which still does not ensure purchase. It is the action loyalty phase where intentions are converted to actions. Hence Oliver (1999) describes loyalty as developing gradually and in stages.

**Table 11**

*Loyalty phases with corresponding vulnerabilities*

<b>Stage</b>	<b>Identifying Marker</b>	<b>Vulnerabilities</b>
Cognitive	Loyalty to information such as price, features, and so forth	Actual or imagined better competitive features or price through communication  (e.g., advertising) and vicarious or personal experience. Deterioration in brand features or price. Variety seeking and voluntary trial.
Affective	Loyalty to a liking: "I buy it because I like it"	Cognitively induced dissatisfaction. Enhanced liking for competitive brands, perhaps conveyed through imagery and association. Variety-seeking and voluntary trial. Deteriorating performance.
Conative	Loyalty to an intention: "I'm committed to buying it"	Persuasive counter argumentative competitive messages. Induced trial (e.g., coupons, sampling, point-of-purchase promotions). Deteriorating performance.
Action	Loyalty to action inertia, coupled with the overcoming of obstacles	Induced unavailability (e.g., stocklifts—purchasing the entire inventory of a competitor's product



from a merchant). Increased obstacles generally.

Deteriorating performance.

---

*Source:* Oliver (1999, p.36)

In tourism, loyalty is generally defined as repeat visitation or recommendation through positive word-of-mouth to friends and relatives (e.g., Oppermann 2000; Yoon and Uysal 2005; Hung and Petrick 2011). The most desired tourists are repeat visitors as they reduce marketing expenditure (Oppermann 2000). Repeat visitors often spread positive word of mouth to friends and relatives (Oppermann 2000), which is considered a credible source of information. The bulk of studies in tourism loyalty debate measurement approaches. The literature suggests there are generally three approaches to conceptualisation of loyalty: attitudinal, behavioural and composite loyalty (Oppermann 2000; Jacoby and Chestnut 1978; Zhang et al. 2014).

Behavioural loyalty can be measured as brand purchase sequence, brand purchase proportion and probability of brand purchase (Oppermann 2000; Jacoby and Chestnut 1978). Hence, behavioural loyalty is related to consumption behaviour (Chen and Gursoy 2001). There is a distinction between behavioural loyalty and attitudinal loyalty. Attitudinal loyalty helps to evaluate factors not accounted for by behavioural measures (Baker and Crompton 2000). Attitudinal loyalty measures tourist loyalty from a psychological perspective expressed in the form of intention to revisit or recommendation through positive word-of-mouth (Zhang et al. 2014; Oppermann 2000; Yoon and Uysal 2005). Composite loyalty integrates both behavioural and attitudinal loyalty. Although this approach seems to be most comprehensive, its practicality in quantification has been questioned (Oppermann 2000; Yoon and Uysal 2005).

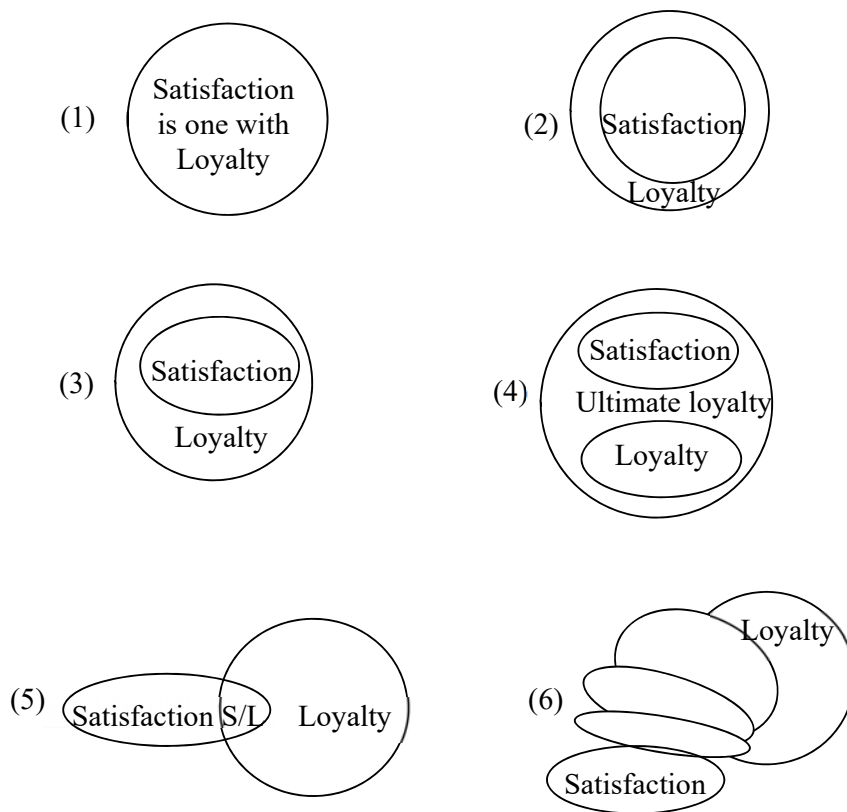
Critics of a behavioural approach such as Day (1976) describe true loyalty as *intentional loyalty* prompted by internal disposition. Behavioural measurements may confuse true loyalty with spurious loyalty (Oppermann 2000). ‘Spurious’ loyalty is described as consistent purchase in the absence of an alternative choice or as a response to a long series of deals (Moulson 1965; Day 1976). In addition, ‘spurious’ loyal customers can easily be diverted by more attractive deals by competitors. Most loyalty measures using a behavioural approach have ignored this distinction and take repeat purchase as an indication of loyalty, without considering what drives loyalty (Oppermann 2000). Conversely, attitudinal loyalty captures strength of loyalty by measuring affective aspects of loyalty (Yoon and Uysal 2005). Besides, when a tourist is unlikely to revisit the same

destination again, willingness to recommend the destination to others may be a better indicator of loyalty (Chen and Gursoy 2001).

Consequently, researchers suggest the use of both behavioural and attitudinal measurements in evaluating loyalty (Day 1976; Yoon and Uysal 2005). The present study, therefore, conceptualised loyalty as having two dimensions: behavioural loyalty and attitudinal loyalty.

#### *Satisfaction relationship to loyalty*

Oliver (1999) suggests that satisfaction and loyalty go hand in hand. In order to explain the relationship between satisfaction and loyalty, Oliver (1999) illustrate six possible associations of satisfaction with loyalty (Figure 5).



Source: Oliver (1999, p.34)

**Figure 5: Six representations of satisfaction and loyalty**

The first panel suggests satisfaction and loyalty are identical expressions of the same concept. The proceeding panels in Figure 5 illustrate whether satisfaction is part of or a major contributor to loyalty. The final panel suggests satisfaction as an antecedent of

loyalty and that they are two distinct concepts. This is the perspective of the relationship between satisfaction and loyalty that is followed in the present study.

Previous empirical studies also suggest destination image as having a positive relationship with loyalty (Becken et al. 2017; Kock et al. 2016; Whang et al. 2016). Kock et al. (2016) find support for positive destination image of Spain as related to word of mouth recommendations and even willingness to pay higher prices. For Germany, however, Kock et al. (2016) find no support for willingness to pay higher prices; instead, positive evaluation of destination image is related to recommendation and revisit intention. The study of Chinese and Russian tourists, shows positive evaluations of overall image of Korea related to visit intention (Whang et al. 2016).

However, consistent with Oliver (1999), the bulk of tourism research supports a direct and positive relationship between satisfaction and loyalty (Chen and Chen 2010; Chen and Tsai 2007; Yoon and Uysal 2005; Chen and Phou 2013; Hosany and Prayag 2013; Prayag et al. 2017; Sun et al. 2013). Albaity and Melhem (2017) find satisfaction as having a higher impact on loyalty compared to destination image.

In examining the relationship between satisfaction and loyalty, studies generally choose to measure loyalty based on two dimensions: *attitudinal loyalty* and *behavioural loyalty*. Several studies find support for a significant and positive relationship between satisfaction and two dimensions of loyalty as behavioural and attitudinal loyalty (e.g., Lee et al. 2005; Yoon and Uysal 2005; Chi and Qu 2008). However, there is inconsistency in operationalising these two types of loyalty. This is not an issue as these measures were customised to fit the research purpose. For instance Kozak (2001) points out that behavioural loyalty can also be measured by comparing intention to visit *similar destinations* in the same area or country. In this regard, Kozak (2001) finds that British tourists with previous visit experience show loyalty towards re-visiting the same destination in the context of Spain and Turkey than similar destinations. Baker and Crompton (2000) operationalise behavioural loyalty as willingness to pay more for festival attendees. Attendees to the World Cup 2002 indicate their overall satisfaction with Korea was related to their intention of revisiting Korea and recommending to family and friends, spreading positive word of mouth and giving travel advice (Lee et al. 2005). Bigovic and Prašnikar (2015) suggest using the four Rs framework to measure behavioural loyalty consisting of revisit, recommend, retell and recall intentions.

The present study follows the conceptualisation of loyalty by Zhang et al. (2014). Based on a review of 66 tourism studies, Zhang et al. (2014) identify a common approach to operationalise behavioural and attitudinal loyalty in tourism studies as ‘visit/revisit intention’ and ‘willingness to recommend’ (Zhang et al. 2014). While several recent studies have evaluated both dimensions (Martín-Santana et al. 2017; Albaity and Melhem 2017; Wu 2016; Styliadis et al. 2015), others continue to evaluate either behavioural (Becken et al. 2017; Stylos et al. 2017; Tan and Wu 2016; Stylos et al. 2016; Whang et al. 2016) or altitudinal loyalty (Prayag et al. 2017).

#### *Destination image, satisfaction and loyalty*

Empirical research supports a linear relationship between destination image, satisfaction and loyalty (i.e., destination image → satisfaction → loyalty) (Prayag et al. 2017; Prayag 2009; Chi and Qu 2008; Albaity and Melhem 2017; Wu 2016; Song et al. 2013; Martín-Santana et al. 2017). That is, a positive destination image gives a sense of satisfaction which, in turn, results in behavioural intentions of loyalty. Satisfaction is an affective variable and most studies posit destination image as both cognitive and affective. Therefore, as explained by Brady et al. (2005), the positioning of these three variables in a linear relationship supports theoretical reasoning of cognition-affect causal ordering (e.g., Bagozzi 1992). Accordingly, Albaity and Melhem (2017) call for more research inquiring the causal relationship between these three variables.

#### **Summary of chapter**

This chapter discussed literature relevant to variables relevant to the present study that explain the pre-visit stage (prior knowledge, cosmopolitanism and involvement) and after-visit stage in the tourist decision-making process (satisfaction and loyalty). The pre-visit stage represents the tourists’ personal factors that impact destination image formation prior to visitation as well as tourist experience during visitation (Beerli and Martín 2004a; Martín-Santana et al. 2017; Baloglu and McCleary 1999).

Previous literature on conceptualisation and measurement of prior knowledge appears fragmented. Previous studies used familiarity, past experience and expertise as separate elements to measure the prior knowledge of tourists. Recent literature suggests measuring prior knowledge as a multidimensional and formative construct containing all three factors (Kerstetter and Cho 2004; Taheri et al. 2014). There is general agreement that prior knowledge influences the tourist decision-making process (Bettman 1986; Gursoy and

McCleary 2004; Kerstetter and Cho 2004; Sharifpour et al. 2014a). Thus far, the relationship between prior knowledge as a formative construct and Islamic destination image in the tourist decision-making process is understood less.

Destinations popularly known as religiously conservative are often in conflict with cosmopolitanism. Much of the existing literature explores cosmopolitanism from a practitioner perspective by exploring how cosmopolitan image can boost tourism (e.g., Qu and Qu 2015; MacRae 2016). Alternatively, recent scholars suggest exploring cosmopolitanism as a personal factor (Johnson 2014; Riefler et al. 2012). Cleveland et al. (2013) suggest a scale to measure cosmopolitanism of tourists and its relationship with other factors such as culture and religion. The current study intends to examine whether Muslim tourists have cosmopolitanism as a personal characteristic and its relationship with perception of Islamic destination image.

The literature suggests involvement as a type of motivation that influences tourist behaviour (e.g., Rothschild 1984) and decision-making processes (Dimanche et al. 1991; Havitz and Dimanche 1990). The chapter outlined literature on two prominent scales used to measure involvement: the Personal Involvement Inventory (Zaichkowsky 1985) and Customer Involvement Profile (Laurent and Kapferer 1985). Although the multi-dimensional concept of involvement is widely used, recent researchers also suggest using single-facet measures (Wong and Tang 2016; Lu et al. 2015). The literature also suggests measuring tourist involvement at both the pre- and after-visit stage of the tourist decision-making process (e.g., Gursoy and McCleary 2004; Prayag and Ryan 2012).

Finally, the chapter outlined literature on the concept of satisfaction and loyalty as two variables explaining the after-visit stage of the tourist decision-making process. Previous studies generally use single item measurement (e.g. Prayag and Ryan 2012; Styliadis et al. 2015). Alternatively, the present study proposes to measure overall tourist satisfaction as a measure of performance using a multi-item measurement scale. The chapter highlighted literature that indicates satisfaction as a key determinant of behavioural intentions. Likewise, the literature suggests a positive connection between destination image and tourist loyalty. Previous studies used multiple approaches to both conceptualisation and measurement of loyalty concept. The present study follows Zhang et al. (2014) in conceptualising loyalty as a two-dimensional higher order construct consisting of attitudinal loyalty and behavioural loyalty.

The next chapter will outline the literature on Islamic religiosity conceptualisation, measurement and its relationship to the tourist decision-making process with respect to destination image construct.

## CHAPTER 4: RELIGIOSITY

### 4.1 Introduction

This chapter explains literature pertinent to the concept of religiosity. The current study posits a multidimensional conceptualisation of Islamic religiosity as four dimensions. This chapter includes a systematic review of literature (SLR) on studies examining relationships between *religiosity* and consumer behaviour between 1990 and 2017 (May). SLR of 73 articles suggests four dimensions – religious belief; religious practice; religious values; and community - as ideal for measuring Islamic religiosity in evaluating tourist decision-making behaviour.

Religion is an important cultural factor to study as it is one of the most influential social institutions, and has significant influence on people's attitude, values and behaviours at both individual and societal levels (Mokhlis 2009). Consumers express religious identity through their choice of consumption (Mathras et al. 2016). Gauthier and Martikainen (2013, p. 2) describe: "consumption remains relatively understated and under theorised in social science – especially in relation to religion [...] consumption and consumerism are driving forces of globalisation [...] together they have profound consequences on religious practices, beliefs, expressions and institutions worldwide [...] and as such deserve more scholarly attention".

While several definitions of religion exist in the literature, Arnold et al. (2004, p.518) define *religion* as "a unified system of beliefs and practices relative to a sacred ultimate reality or deity". McDaniel and Burnett (1990, p.103) define religiosity as "belief in God accompanied by a commitment to follow principles believed to be set by God. Religious affiliation in a broader sense describes membership of an individual to a particular faith such as Christianity, Buddhism or Islam. In contrast, *religiosity* is concerned with the degree of devoutness of the individual to the religious faith group. In principle, studies on religious affiliation in consumer behaviour explore how membership to different faith groups influence consumer decision-making or behaviour. In contrast religiosity generally examines the degree of *commitment* (e.g., Worthington et al. 2003) or motivational orientation (e.g., Allport and Ross 1967) towards the religion.

Despite calls for research to investigate the relationship between religion and consumer decision-making (Mokhlis 2009; Mathras et al. 2016), relatively few studies have investigated this relationship in the existing literature. Putrevu and Swimberghek (2013, p. 352) summarise the reasons for this lack of research as: (1) *sensitive nature of religion*; (2) *measurement problems*; (3) *methodological difficulties* in obtaining valid and reliable data; and (4) *lack of theory* in relating religiosity to consumer behaviour.

In responding to this call, the current study provides a systematic literature review (SLR) of existing literature to determine how religion and/or religiosity are measured in studies examining the relationship between religion and consumer behaviour. The conceptualisation of religiosity in the present study is informed by this SLR. The current study responds to the call by Mathras et al. (2016), as the first empirical study to evaluate religiosity conceptualised as four dimensions: namely religious belief, religious practice, religious value and religious community attachment.

#### **4.2 Aim of conducting a systematic literature review (SLR) on religiosity**

To begin with, a systematic literature review “provides a systematic, transparent means for gathering, synthesising and appraising findings of studies on a particular topic or question” (Jesson et al. 2011, p. 105). Denyer and Tranfield (2009, p.671) define a systematic review as “a specific methodology that locates existing studies, selects and evaluates contributions, analyses and synthesizes data, and reports evidence in such a way that allows reasonably clear conclusions to be reached about what is and what is not known”. A systematic review of literature helps to understand the *breadth of research* and the *theoretical background* in a given field (Albliwi et al. 2015). In general, it is a scientific and transparent approach to review literature on a research question with the objective of quantifying the past research within a given period and set criteria.

To the researcher’s knowledge no effort has been made in the literature to synthesise existing literature examining religion, which covers the context of multiple faith groups, and its relationship with consumer decision-making. A similar study has been conducted by Abu-Raiya and Hill (2014) entitled “*Appraising the state of measurement of Islamic religiousness*”. Abu-Raiya and Hill (2014) analyse the robustness of measures of Islamic religiosity; however, this was limited to a single faith group, Islam.



The aim of conducting an SLR is to be informed of the existing literature, that has thus far investigated the relationship between *religion* and *consumer decision-making*, for the period 1990-2017. Numerous studies have examined this relationship within a variety of research objectives and contexts. It is important to understand how researchers have approached to investigate this relationship. What were the results of qualitative techniques inquiring this relationship? What lessons can be learnt from quantitative studies regarding the effectiveness of research instruments and measurement scales? Most importantly, what does the systematic evaluation of literature suggest to improve for researchers and what are potential knowledge gaps?

### 4.3 SLR Approach

The *methodological approach* for conducting the systematic literature review in the current study follows the steps proposed by Albliwi et al. (2015) Tranfield et al. (2003), Okoli and Schabram (2010); Bore et al. (2017) and Thomas and Ciliska (2004). They include: (1) Purpose of literature review; (2) Develop research protocol; (3) Establish relevance criteria; (4) Search and retrieve the literature; (5) Selection and screening of studies; (6) Quality assessment for relevant studies (screening for exclusion); (7) Data extraction; (8) Synthesis of studies (analysis); and, (9) Writing the review.

#### 4.3.1 Inclusion and exclusion criteria

Conducting a systematic literature review can be a cumbersome task and adherence to some guidelines with set criteria is imperative. Inclusion and exclusion criteria provide transparency as to why particular journal articles have been selected for review. The following table illustrates the inclusion and exclusion criteria for the current study (Table 12).

**Table 12**

#### *Inclusion and exclusion criteria*

Inclusion	Exclusion
<ul style="list-style-type: none"> <li>Articles published between 1990 and 2017 (June).</li> <li>Articles included in journals ranked as 3 star or above in ABS 2015 'Academic Journal Guide'. For tourism journals selected 2 star journals were included.</li> </ul>	<ul style="list-style-type: none"> <li>Articles published prior to 1990 OR from 2017.</li> <li>Articles in low-ranking journals or not listed in ABS 2015 'Academic Journal Guide'.</li> </ul>

- Articles related to tourism, marketing and consumer behaviour.
- Articles examining relationship between religiosity/religion and consumer behaviour.
- Empirical papers.
- Books, book reviews, dictionaries, grey literature (conference papers, working papers).
- Articles investigating religion or religiosity not related to consumer behaviour (e.g. religious pilgrimage).
- Conceptual papers and review papers.

---

Adapted from: Bore et al. (2017)

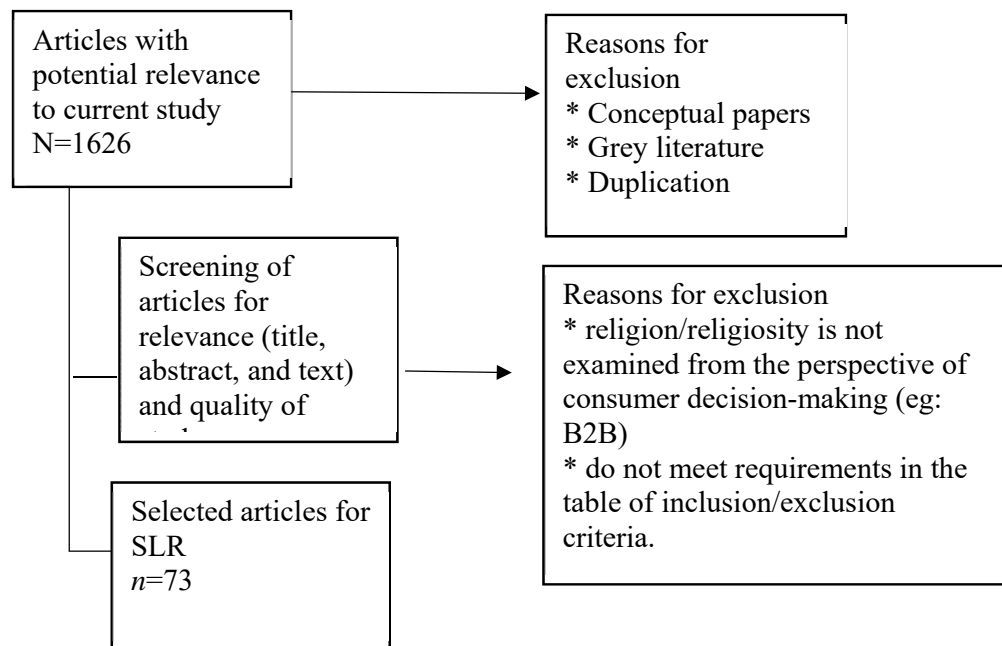
#### **4.3.2 Materials and outcomes**

A preliminary review of the literature shows that studies exploring the relationship between religion and consumer decision-making generally follow two approaches to investigate religious influence. One stream of studies measures religious affiliation while others measure strength of religious affiliation by examining religiosity. Based on this observation, to capture both types of studies, the primary search keywords were “religio\* OR religion OR religiosity OR religious”. Some papers use alternative terms that relate to a particular religious faith group in keywords and abstract. Hence the following terms were used as additional search terms: “Islam OR Christian\* OR Buddhis\* OR Muslim OR Moslem” in scanning abstract, keywords and article title. The search terms were primarily scanned in the title, abstract and keywords provided within each journal. Journals ranked as 3-star and above in the following divisions in ABS Journal Guide 2015 were included in the search: Finance; General Management, Ethics and Social Responsibility; Marketing; Psychology (General); and Sector Studies (Tourism journals 3-star and selected 2-star journals). The following databases were used in search scan: Science Direct, EBSCOhost, ProQuest, and Emerald Insight. Further, the following databases were used to search and access some of the journals: Wiley online library; SAGE journals; Springer online journal archive; and Taylor and Francis online. The search was limited to articles written in the English language.

The following guidelines, adapted from Denyer and Tranfield (2009), were used for scrutinising articles and extracting data: (1) Details of articles (author, title, journal, date, purpose); (2) Context of the study; (3) How the study investigates religious affiliation and/or religiosity (conceptualisation and measurement); (4) Measurement approach for religiosity (operationalisation); (5) Religious affiliation or religiosity or both that was examined; (6) Methodology (quantitative, qualitative or mixed; sample size); (7) Sample

profile (age group, gender representation); and (8) Key findings in relation to religiosity and consumer behaviour.

The first stage involved scanning each journal individually using the string of search terms in the title, abstract and keywords within the period of 1990-2017 (June) with search strings “religio\* OR religion OR religiosity OR religious”. A second round with search strings “Islam OR Christian\* OR Buddhis\* OR Muslim OR Moslem” was conducted. The database search showed 1626 articles with potential relevance for current study. After removing duplications, conceptual papers and grey literature, around 493 articles remained for detailed examination. These papers were reviewed based on inclusion and exclusion criteria, relevance for current study (whether the study examined from the perspective of consumer decision-making) and quality of research method. This exercise reduced the list to a final list of 73 articles including both quantitative, qualitative and mixed methods approaches for investigating the relationship between religion/religiosity and consumer decision-making (Figure 6).



**Figure 6: Summary of search process for relevant articles**

These documents were then entered, coded and analysed to evaluate the techniques used to investigate the relationship between religion/religiosity and consumer decision-making along with key results (refer to Appendix 2- SLR articles on Religiosity). Thereafter key themes were identified and information synthesised for evaluation. The list of journals comprising the 73 papers in the SLR are illustrated in Table 13. The table shows journal

title, ranking according to ABE Journal ranking (2015), the database used to access the article, the number of articles included from each journal and country of publication for each journal. The Journal of Business Ethics followed by Journal of Business Research were found to be the journals with most frequent number of articles investigating the relationship between religion and consumer decision-making during the period 1999-2017 (May).

**Table 13**

*List of articles selected for thematic analysis*

<b>Journal title</b>	<b>ABS (2015) Rating</b>	<b>Journal Start Date</b>	<b>Database</b>	<b>No. of relevant articles</b>	<b>Country of Journal publication</b>
Journal of Business Ethics	3	1982	Science Direct	20	Netherlands
Journal of Business Research	3	1973	Science Direct	15	USA
Journal of International Business Studies	4*	1970	EBSCOhost	1	USA
Journal of Consumer research	4*	1974	EBSCOhost	2	USA
Marketing Science	4*	1982	EBSCOhost	1	USA
Journal of the Academy of Marketing Science	4	1973	EBSCOhost	2	USA
European Journal of Marketing	3	1967	Emerald Insight	4	UK
International Marketing Review	3	1983	Emerald Insight	4	UK
Journal of Advertising	3	1972	EBSCOhost	2	USA
Journal of Advertising Research	3	1992	EBSCOhost	4	USA
Marketing theory	3	2001	Sage Premier	1	UK

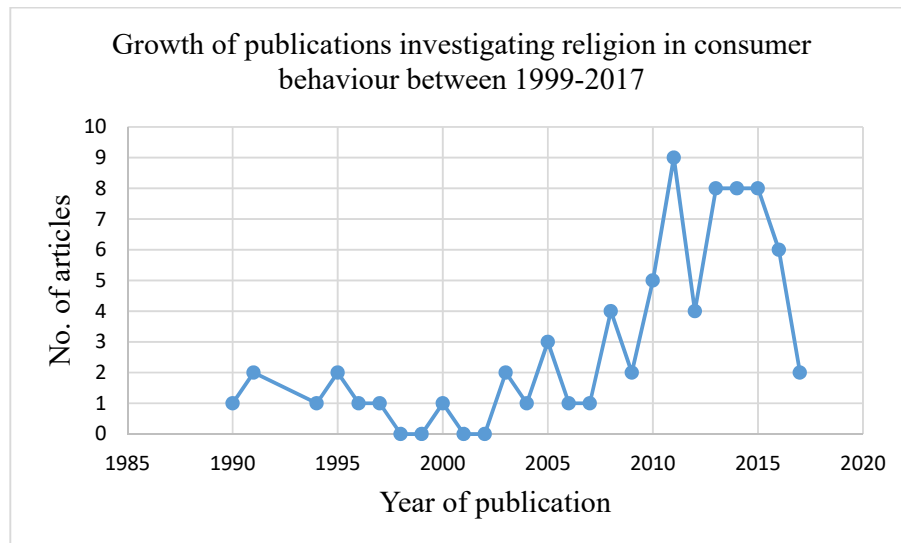
Psychology and marketing	3	1984	Wiley online library	4	USA
Psychological science	4	1990	Sage journals	1	USA
Journal of travel research	4	1972	Sage Journals	2	USA
Tourism Management	4	1980	Science Direct	5	USA
International Journal of Contemporary Hospitality	3	1989	Emerald Insight	1	UK
International Journal of Hospitality Management	3	1982	Science Direct	1	USA
Current Issues in Tourism	2	1998	Taylor and Francis Online	1	UK
Journal of Travel and Tourism Marketing	2	1992	Taylor and Francis Online	2	USA
<hr/>					
Total number of articles = 73					
<hr/>					

#### 4.4 Key findings:

Having selected the articles for the SLR on articles investigating the relationship between religion/religiosity and consumer behaviour, this section analyses the articles and reports on key findings.

##### 4.4.1 Publication trends

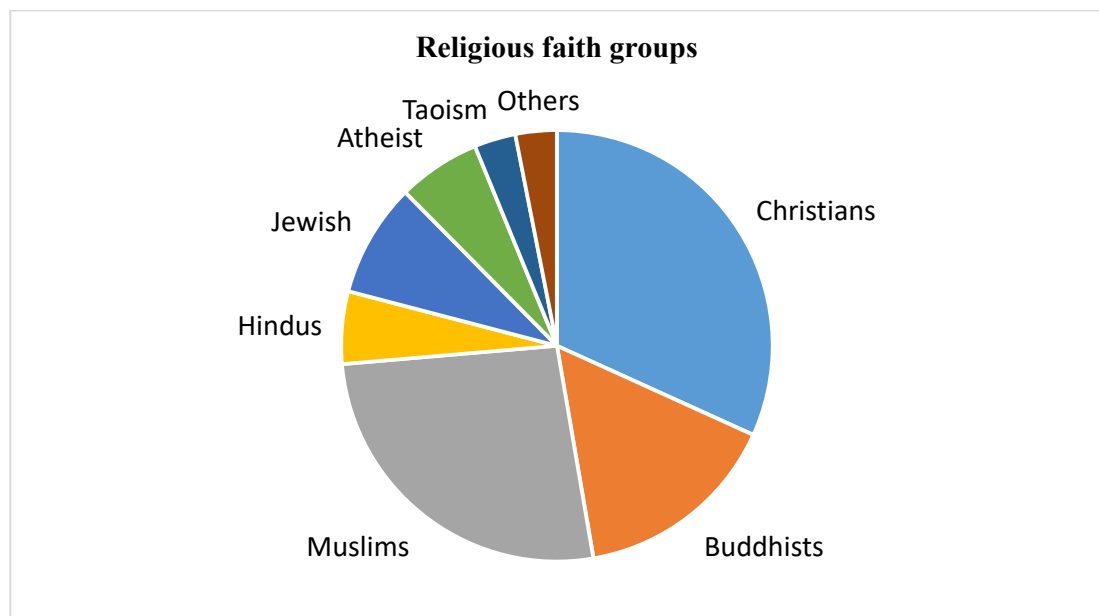
As shown in Figure 7, the number of publications investigating the relationship between religion and consumer behaviour has increased exponentially since 2010. The highest number of articles were published in 2011 (n=9) and there was a slight drop in 2012 (n=4); however, the growth has been steadily maintained since.



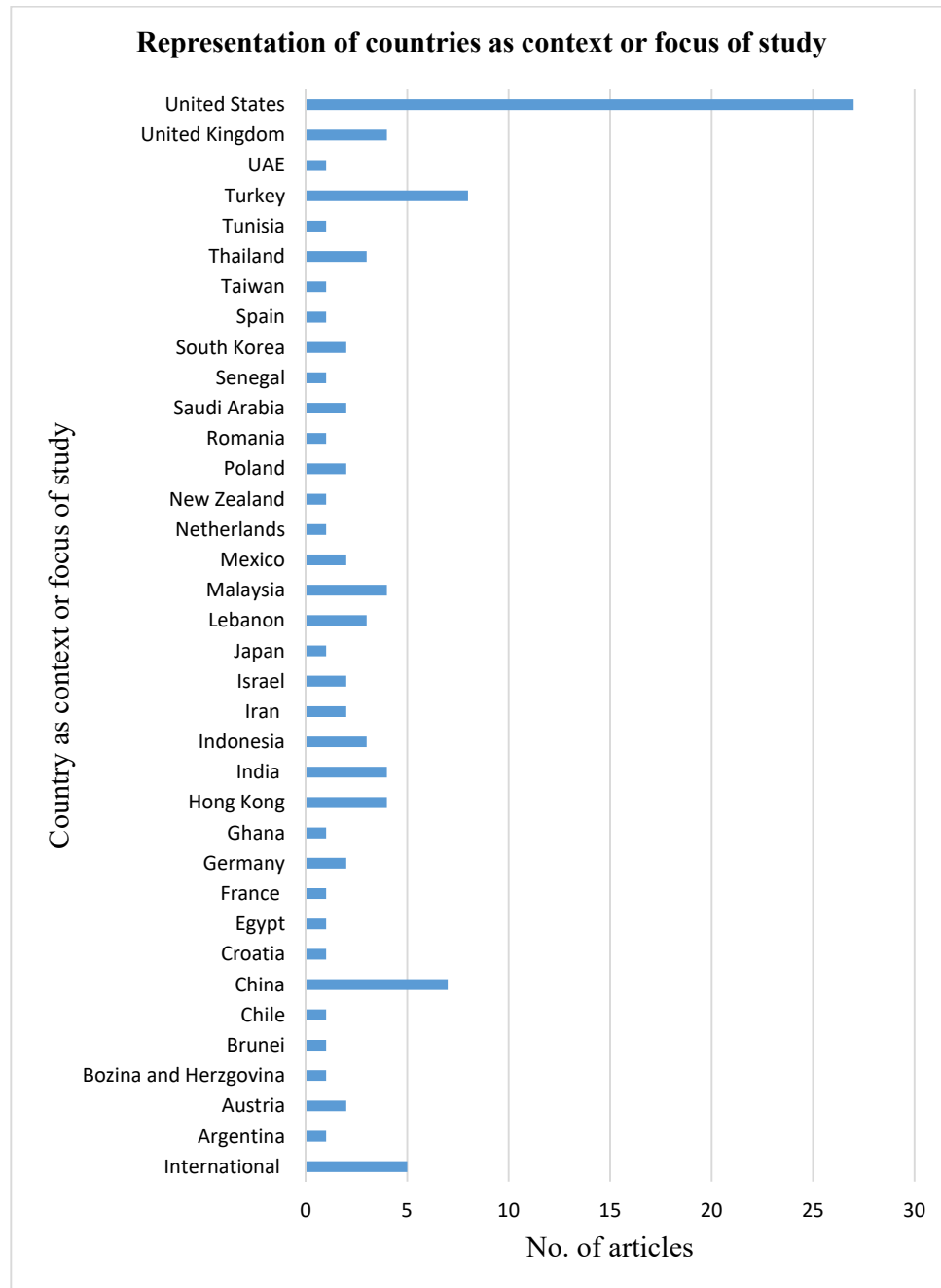
**Figure 7: Growth of publications investigating the influence of religion in consumer behaviour**

#### **4.4.2 Context of study and representation of faith groups**

The second and third most popular religious faith in the selected articles include Islam (n=34 articles) and Buddhism (n=20 articles) (Figure 8). The majority of studies focus predominantly on the US as the context of research (in 30 articles) (Figure 9). The second and third most popular context of study include Turkey and China. Regarding religious faith groups investigated, most studies investigate Christianity as the religious faith group (n=41 articles).



**Figure 8: Representation of religious faith groups**



**Figure 9: Representation of countries as focus or context of study**

#### **4.4.3 Research methodology used**

Most of the research use quantitative techniques for investigating the relationship between religion and consumer behaviour (n=56). The rest of the studies use qualitative (n=10) or mixed methods (n=7). For sampling, most of the studies use the convenience sampling technique (n=16). Other popular sampling techniques include snowballing (n=5),

systematic sampling (n=4) and purposive sampling (n=4). Obtaining a reasonable sample size was a major problem for most studies. Several studies use online consumer panels to reach a larger population (n=7). Some studies also use student samples for convenience, easy access and quick collection of data (n=20).

One of the main objectives of this SLR is to analyse the techniques used to understand and measure the influence of religion on consumer behaviour. Analysis of measurement techniques used in the 73 articles shows that researchers generally measure religious affiliation or religiosity (devoutness) to account for religion in consumer behaviour. The next section discusses the different approaches used by researchers to measure the effect of religious affiliation on consumer behaviour. The section that subsequently follows, discusses the multiple techniques used for measurement and operationalisation of religiosity in consumer behaviour. The review then discusses the findings in relation to religiosity and various aspects of consumer behaviour.

#### **4.5 Measurement of religious affiliation**

Studies which measure religious affiliation assume religious affiliation from context of study (usually measuring single faith groups) or specifically ask participants to indicate faith group (commonly used in studies examining multiple faith groups) (Table 14). As can be seen from the table, several researchers have studied a single faith (n=21). Among the studies that focus on a single faith group, several studies compare between denominations within a single faith group. Comparison between denominations within a single faith group is most common for followers of Christianity between Protestants and Catholic (e.g., Tobacyk et al. 2011). It was observed that in recent studies Atheism was included as a denomination to identify participants with no religious affiliation for comparison between religious faith groups and non-religious (e.g., Fam 2008; Minton et al. 2015; Adam 2015; Minton 2016).

The second group of studies examine religious affiliation as a categorical variable to determine faith groups represented within the profile of participants (refer to Table 14). Third, some studies have taken additional steps to test religious affiliation within the particular faith group. For instance, McDaniel and Burnett (1991) and Taylor et al. (2010) test participants with relevant questions to determine whether they belong to an *evangelical Christian* denomination. Similarly La Barbera and Gürhan (1997) test for *born again Christians*. Swimberghe et al. (2011) and Putrevu and Swimberghek (2013) test for *Christian conservatism*. These studies assess whether participants belong to denominations



of Christian faith groups. Similarly Pace (2013) assesses whether participants belong to Buddhist faith with 18 questions. Although not a common approach, Delener (1994) assesses self-evaluation of strength of religious affiliation among participants. Finally, in qualitative studies, religion is generally treated as an ideology (e.g., Izberk-Bilgin, 2012; Karataş and Sandıkcı, 2013).

**Table 14**

*Classification of studies examining religious affiliation*

<b>RELIGIOUS AFFILIATION</b>	
<b>Measurement approach</b>	<b>Article(s)</b>
Studied single faith group	Al-Makaty et al. (1996); Gentry et al. (1995); Sandıkcı and Ekici (2009); Sandıkcı and Ger (2010); Swimberghe et al. (2011); Swimberghe et al. (2011); Moghimehfar and Nasr-Esfahani (2011); Lo and Lee (2011); Zamani-Farahani and Musa (2012); Izberk-Bilgin (2012); Battour et al. (2012); Muhamad and Mizerski (2013); Eid and El-Gohary (2014); Choudhury (2014); Jamal and Shukor (2014); Jamal and Sharifuddin (2015); Eid and El-Gohary (2015); Hung et al. (2015); Mansfeld et al. (2016); Minton (2016); Duman and Ozgen (2017).
Categorical measure	McDaniel and Burnett (1990); Tansuhaj et al. (1991); McDaniel and Burnett (1991); Delener (1994); Grünhagen et al. (2003); Fam et al. (2004); Lam and Hung (2005); Cornwell et al. (2005); Fam (2008); Lu and Lu (2010); Farah and Newman (2010); Taylor et al. (2010); Musa and Sim (2010); Shachar and Erdem (2011); Tobacyk et al. (2011); Hirschman et al. (2011); Schneider et al. (2011); Doran and Natale (2011); He et al. (2013); Arli and Tjiptono (2014); Kirillova et al. (2014); Minton et al. (2015); Adam (2015); Graafland (2015); Felix and Braunsberger (2016); Huang and Lu (2015)
Testing religious affiliation with a particular faith	McDaniel and Burnett (1991); La Barbera and Gürhan (1997); Taylor et al. (2010); Swimberghe et al. (2011); Swimberghe et al. (2011); Putrevu and Swimberghek (2013); Pace (2013)
Strength of religious affiliation	Delener (1994)
Other (religious ideology)	Izberk-Bilgin (2012); Karataş and Sandıkcı (2013)

#### ***4.5.1 Relationship between religious affiliation and consumer behaviour in SLR***

Several studies in the current SLR examine religious affiliation to understand consumer behaviour (see Appendix 2 for summary of findings in each study). Studies focus on different stages of the consumer decision-making process.

- *Religious affiliation influences pre-purchase behaviour*

Some studies highlight the information processing and pre-purchase evaluation stages of consumer behaviour. As such, Tansuhaj et al., (1991) focus on the information processing stage and suggest Christian evangelicals show preference to read materials with more religious content. The findings of Delener (1994) support that religious affiliation influences marital role participation in different stages of automobile purchase decisions for Christian and Jewish consumers.

- *There is a difference of opinion for advertisements based on religious affiliation*

There are differences between types of products most offensive in controversial advertisements, when compared between Christians, Buddhists and Muslims (Fam et al. 2004). Also in the study by Al-Makaty et al. (1996) there was a difference of opinion for Muslim consumers in Saudi Arabia towards television advertising as a cultural threat. Christian and Muslim followers in Britain, Brunei, Hong Kong and the United States use idealism and relativism in ethical judgement (Cornwell et al. 2005). The study by Fam (2008) shows entertaining commercials as the most preferred attribute across five religious affiliations.

- *Religious affiliation can have a positive or negative effect on product preference*

Other studies focus on the influence of religious affiliation on purchase preference. Studies contest that religious affiliation can sometimes obstruct consumers through animosity or stigmatisation. At the same time, religious affiliation can also have a positive impact on preference towards certain types of consumption practices that support religious belief and values. For instance, Sandıkcı and Ekici (2009) discuss how religion is one of three reasons for rejecting Coca Cola and Cola Turk for Turkish Muslims. Farah and Newman (2010) explore how Muslim consumers are more prone to engage in boycotting when compared with Christian followers in Lebanon. Religious affiliation is related to expressing religious identity through clothing practices for Turkish Muslims (Sandıkcı and Ger 2010). Materialism is found to be

compatible with American Protestants' religious values while incompatible with Polish Catholics (Tobacyk et al. 2011). The impact of globalization is different between Lebanese Muslim and Christian followers (Cleveland et al. 2013). Graafland (2015) finds support for religion influencing attitude towards consumption of socially responsible products.

- *Religious affiliation influences various aspects of tourist decision-making*

In tourism studies, Musa and Sim (2010) elaborate a difference between Malaysian Christian, Muslim and Buddhist tourists' domestic and international travel motivations. In another study, Muslim tourists prefer Isfahan (Iran) for medical treatment of Muslim couples for religious reasons (Moghimehfar and Nasr-Esfahani 2011). Religious involvement is one of five motivations for Christian volunteer tourists to Hong Kong (Lo and Lee 2011). Adam (2015) finds religion as a key determinant of perceived travel risk among backpackers to Ghana. The qualitative study by Kirillova et al. (2014) shows the way members of different faith groups give meaning to hospitality varies between Buddhists, Christians and Muslims. This suggests that it is ideal for studies investigating religion and hospitality to focus on a single faith group within a given study for a better understanding of that particular faith group.

Researchers suggest going beyond measuring religious affiliation in social research. For instance, religious affiliation did not influence store evaluation criteria for American consumers in the study by McDaniel and Burnett (1990). Doran and Natale (2011) argue that religious affiliation alone is not sufficient to explain consumer decision-making. In their study, Doran and Natale (2011) found religious belief as a better predictor of fair trade consumption among followers of several faith groups. As mentioned earlier, some studies took additional measures to assess religious affiliation. Pace (2013) developed and tested a scale to measure the extent to which participants identify themselves with Buddhism as a religious faith group. The findings suggest Buddhism helps to control materialism. Taylor et al. (2010), testing for evangelical religiosity, find it as a moderating variable between the effect of Christian symbol and perceived quality of advertisements. Swimberghe et al. (2011) provide empirical support that Christian conservatism shows similar patterns of relationships with cognitive and behavioural religious commitment (religiosity) constructs, in determining consumers' ethical judgement. These findings suggest when studying a single faith group, testing whether participants belong to the specific religious faith group

can provide results that are more meaningful. In the current SLR, it is noteworthy that such measures are only available to test Christian and Buddhist faith groups.

#### **4.6 Conceptualisation and measurement of religiosity**

The second approach to measuring religion assesses the degree of devoutness or religiosity of participants. However conceptualisation and/or dimensions of religiosity continue to be a longstanding debate in psychological and social research (Saroglou 2011; Mokhlis 2009; Abu-Raiya and Hill 2014; Eid and El-Gohary 2015). Previous literature has measured Islamic religiosity as consisting of two dimensions: Islamic belief and Islamic practice (Eid and El-Gohary 2015; Zamani-Farahani and Musa 2012). However, Eid and El-Gohary (2015) argue that researchers should assess Islamic religiosity as a much broader construct. Consequently, the present study found a common ground for measurement of Islamic religiosity based on four dimensions by following Saroglou (2011) and Mathras et al. (2016).

Saroglou (2011), proposing four dimensions of religiosity as *believing, bonding, behaving* and *belonging*, argues that although the dimensions are not new aspects of religion, the four dimensions enable testing of religiosity in different cultural settings across different faith groups. Similarly Mathras et al. (2016) conceptualise religiosity as having four dimensions: religious belief, religious practice, religious value and religious community attachment. Hence, a brief explanation of the four dimensions of religiosity used in the present study follows.

*Religious belief* constitutes a shared belief system within a particular faith group. Shared cultural ideologies being cognitive in nature (Mathras et al. 2016; Saroglou 2011), gives meaning to the concept of God and lays down religious principles as guidance for everyday life. Hence, by definition it is an internal status of mind that connects the individual with a world view (Saroglou 2011). Despite variations across faith groups, generally, religious belief endorses the existence of a transcendental existence bigger than humankind (Saroglou 2011).

*Religious practice* consists primarily of both private (e.g., prayers) and public religious rituals (e.g., worship or pilgrimage) (Mathras et al. 2016; Saroglou 2011). Examples include the five daily obligatory prayers in Islam, the Sunday church attendance for Christians and the morning puja for Hinduism. Compared to religious belief, religious practice is observable and deals with participation in religious activities.

*Religious values* distinguish between what is right and wrong from a religious perspective (Saroglou 2011; Mokhlis 2009). For instance, in relation to consumption, religious values provide guidance in “what is desirable to consume, how much to consume, and when to consume” (Mathras et al. 2016, p.6). Mokhlis (2009) posits that religious values and belief informs individuals about religious obligations as well as restrictions or taboo. Although aspects of religious values have been considered in religiosity measurement scales (e.g., Wilkes et al. 1986), there is a distinct lack of attention in the literature measuring religious values as a dimension of religiosity except in studies such as Sood and Nasu (1995).

*Religious community attachment* relates to identification and belongingness of the individual to the religious faith group as a social identity project (Mathras et al. 2016; Saroglou 2011). Religious community participation has been captured in previous measures of religiosity such as Allport and Ross (1967) who highlight the importance of social connection in the extrinsic dimension of the religiosity measurement scale. For example, “One reason for my being a church member is that such membership helps to establish a person in the community”. The four dimensions of religiosity by Mathras et al. (2016) (religious belief, religious practice, religious values and community) resemble four dimensions of religiosity as conceptualised by Saroglou (2011). However, the four dimensions of religiosity proposed by both Mathras et al. (2016) and Saroglou (2011) remain conceptual. As illustrated in Appendix 2, most studies operationalise religiosity as two or, at most, three dimensions.

Thus far, literature on religiosity in consumer behaviour shows the *religious orientation scale* of Allport and Ross (1967) and *religious commitment inventory* (RCI-10) by Worthington et al. (2003) as the most frequently used measurement scales of religiosity (Refer to Appendix 2).

The *religious orientation scale* by Allport and Ross (1967) has been widely used to measure religiosity across faith groups. Allport and Ross (1967) conceptualise two dimensions of religiosity as intrinsic and extrinsic religious motivations as a means to reach self-centred ends, based on theory of prejudice. Intrinsic religious motivation defines how an individual has internalised religious principles and intends to comply with the religion. Extrinsic religious motivations describes how one uses the religion for their own ends. That is, religion is used to achieve goals such as security, socialisation, status, etc. One criticism of the religious orientation scale is that the scale was primarily designed for Protestant Christianity (Cohen et al. 2005). Cohen et al. (2005) point out that in the religious orientation scale, intrinsic religious activities are accepted as more valid and religious than

extrinsic religious activities. Instead, Cohen et al. (2005) argue that intrinsic religious orientation would have a natural flow towards extrinsic social religious activities. Furthermore, Cohen et al. (2005) insist social orientation is an important aspect of religiosity, where some faith groups (such as Islam) encourage activities promoting collective religious identity.

The *religious commitment inventory* (RCI-10) by Worthington et al. (2003) is another well-established scale to measure religiosity. Worthington et al. (2003, p.85) describe religiosity in the form of religious commitment which measures “the degree to which an individual follows his or her religious values, beliefs, practices and uses them in daily living”. The 10-item religious commitment scale has 10 items and two dimensions: Intrapersonal religious commitment; and, interpersonal religious commitment. These two dimensions consist of items that reflect religious belief and religious practice. The RCI-10 (Worthington et al. 2003) was initially developed to measure religious commitment across a number of different religious groups such as Buddhist, Christian, Muslim and non-religious. However, Worthington et al. (2003, p.95) admit that the RCI-10 scale is “particularly useful to measure Christians” and there was insufficient evidence that the scale could be used to measure Hindus or Muslims. The main reason for this conclusion could be that the 10 questions in the scale are general questions related to religion and do not effectively reflect the Hindu or Muslim faith. However, studies consistently use the religious commitment of Worthington et al. (2003) as a reliable and valid scale to measure general religiosity across different religions (refer to Appendix 2).

The next section outlines an analysis of conceptualisation and measurement of religiosity based on 73 articles of SLR in the present study. Articles in SLR generally use three approaches to measure religiosity and are thus grouped accordingly: (a) self-evaluation of religiosity; (b) unidimensional scale of religiosity; (c) multidimensional scale of religiosity. The first group of studies conceptualise religiosity as self-evaluated religiosity on a single item scale. The second group of studies also conceptualise religiosity as unidimensional, but with multiple items that capture various aspects of religion. The third group of studies conceptualise religiosity as multidimensional. Multidimensional religiosity scale studies are further divided between, Muslim faith group (as Islamic religiosity) and other faith groups (as general religiosity). Detailed explanation of these three approaches follows.

## 4.7 Analysis of religiosity measurement in SLR and key findings

First, different measurement approaches used to capture religiosity are discussed followed by the findings of SLR on the relationship between religiosity and consumer behaviour.

### 4.7.1 Religiosity measurement approaches in SLR

The studies that conceptualise religiosity as self-evaluation have mainly chosen this approach as it seems appropriate for research purposes (refer to Table 15).

**Table 15**

*Self-evaluation of religiosity using single items*

Articles	Item
Kirillova et al. (2014)	(Single item, qualitative)
Battour et al. (2012);	Self-evaluation: Secular/ mildly secular/ very religious
Minton et al. (2015)	Single item: Indicate your degree of religious belief
Hopkins et al. (2014)	Religiousness: Yes/No
Fam et al. (2004)	Intensity of religious belief

Fam et al. (2004) measure religious affiliation and intensity of religious belief as demographic variables. The study by Kirillova et al. (2014) being a qualitative study, used self-identification as religious, as a selection criteria for interview participants. Battour et al. (2012), collecting levels of religiosity for demographic profiling of participants, find no comparison between levels of religiosity and variables. Hopkins et al. (2014) use self-evaluation of religiousness to distinguish between religious and non-religious participants for different experimentation. A further measure of religiosity, with four items, was used for evaluation of relationships between religiosity and other variables.

The second group of studies conceptualise religiosity as unidimensional with multiple items (Table 16). Some studies simplify measures of religiosity to multiple items measuring only religious practice, such as religious service attendance (Grünhagen et al. 2003; Graafland 2015) or religious belief (Youn and Kim 2008; Taylor et al. 2010; Kiani et al. 2016). Some studies follow Wilkes et al. (1986) for developing a unidimensional scale (e.g., Sood and Nasu 1995; Vitell and Paolillo 2003; Speck and Roy 2008). The bulk of studies measuring religiosity as unidimensional use the religious commitment inventory by

Worthington et al. (2003) (e.g., Shachar and Erdem 2011; Martin and Bateman 2014; Jamal and Sharifuddin 2015; Duman and Ozgen 2017).

**Table 16**

*Unidimensional measures of religiosity using multiple items*

<b>Article(s)</b>	<b>What aspect of religiosity the items measured</b>
Sood and Nasu (1995)	Items measure personal activity; religious values; self-evaluation; and religious belief
Vitell and Paolillo (2003)	Religiosity: three items
Grünhagen et al. (2003)	Religious practice (Church attendance)
Youn and Kim (2008)	Religious belief
Speck and Roy (2008)	Belief, practice and attachment
Taylor et al. (2010)	Religious belief
Shachar and Erdem (2011)	Religious commitment inventory (belief, practice and values)
Doran and Natale (2011)	Religious values
Coulter et al. (2013)	Religious orientation
He et al. (2013)	Religious belief, religious practice and self-evaluation
Martin and Bateman (2014)	Intrapersonal religious commitment
Jamal and Sharifuddin (2015)	Religious commitment inventory
Graafland (2015)	Religious behaviour (practice)
Schlegelmilch et al. (2016)	Religiosity (five items)
Kiani et al. (2016)	Religious belief
Duman and Ozgen (2017)	Religious commitment inventory

The third group of studies conceptualises religiosity as multidimensional. However, researchers do not agree on the number of dimensions that capture religiosity. The majority of studies in this group use intrinsic religiosity and extrinsic religiosity based on Allport and Ross (1967) (refer to Table 17). However, some studies measure only intrinsic dimensions (e.g., Vitell et al. 2006; Schneider et al. 2011; Felix and Braunsberger 2016; Vitell et al. 2016). Some studies also conceptualise religiosity as consisting of three dimensions: cognitive, affective and behavioural (e.g., Parboteeah et al. 2008; Minton



2015; Minton 2016). Recently, studies have attempted to develop a scale to measure religiosity of Muslim followers, termed as *Islamic religiosity*, consisting of two dimensions: Islamic belief and Islamic practice (Zamani-Farahani and Musa 2012; Eid and El-Gohary 2015).

**Table 17**

*Multidimensional measures of religiosity*

<b>Article(s)</b>	<b>Religiosity dimensions</b>
McDaniel and Burnett (1990)	Cognitive and behavioural religiosity
Tansuhaj et al. (1991)	Affective religiosity
Delener (1994)	Intrinsic and extrinsic religiosity
La Barbera and Gürhan (1997)	Cognitive and behavioural (with single items each) religiosity
Vitell et al. (2005)	Intrinsic and extrinsic religiosity
Vitell et al. (2006)	Intrinsic religiosity
Vitell et al. (2007)	Intrinsic and extrinsic religiosity
Parboteeah et al. (2008)	Cognitive, affective and behavioural
Vitell et al. (2009)	Intrinsic and extrinsic religiosity
Swimberghe et al. (2011)	Religious commitment inventory (belief, and practice)
Swimberghe et al. (2011)	Religious commitment inventory (belief, and practice)
Schneider et al. (2011)	Intrinsic religiosity
Patwardhan et al. (2012)	Intrinsic and extrinsic religiosity
Putrevu and Swimberghek (2013)	Intrinsic and extrinsic religiosity
Cleveland et al. (2013)	Religious belief and religious practice
Muhamad and Mizerski (2013)	Intrinsic and extrinsic religiosity
Arli and Tjiptono (2014)	Intrinsic and extrinsic religiosity
Minton (2015)	Cognitive, affective and behavioural religiosity
Minton (2016)	Cognitive, affective and behavioural religiosity

Felix and Braunsberger (2016)	Intrinsic religiosity
Vitell et al. (2016)	Intrinsic religiosity
Kadic-Maglajlic (2017)	Intrapersonal and interpersonal religious commitment
Zamani-Farahani and Musa (2012)	Islamic religiosity: Religious belief; Religious practice; and Religious piety
Eid and El-Gohary (2015)	Islamic belief and Islamic practice

---

#### ***4.7.2 Findings of SLR on the relationship between religiosity and consumer behaviour***

The SLR shows that religiosity has an effect on various aspects of consumer behaviour and that it can be positive or negative. According to the findings of the SLR, religiosity influences moral behaviour, environmental concerns, consumption preference, attitude towards advertisement and travel decisions of consumers.

- *Religiosity and moral behaviour*

The bulk of studies in the current SLR suggest religious consumers show positive attitude and behaviour towards moral and ethical behaviour. In this stream of research, no support was found when religiosity was operationalised as unidimensional by Vitell and Paolillo (2003). When religiosity was operationalised as multidimensional, empirical results show intrinsic religiosity as a better predictor of consumer ethical behaviour (e.g., Vitell et al. 2005; Vitell et al. 2006; Vitell et al. 2007; Schneider et al. 2011; Patwardhan et al. 2012; Putrevu and Swimberghek 2013; Vitell et al. 2016). Interestingly, research consistently shows no support for extrinsic religiosity (e.g., Vitell et al. 2005; Vitell et al. 2007; Patwardhan et al. 2012; Putrevu and Swimberghek 2013) predicting ethical behaviour. Parboteeah et al. (2008) who operationalise religiosity as three dimensions, find support for only the affective and behavioural religiosity dimension, not cognitive dimension, for setting consumer ethical values.

Youn and Kim (2008) find consumers with strong religious belief tend to support charitable causes in consumer purchase decisions. Similarly, Vitell et al. (2009) find a positive relationship with intrinsic religiosity and a negative relationship with extrinsic religiosity in influencing moral identity. These studies evaluate

unidimensional religiosity in the US or an international context. In multidimensional religiosity studies, Schneider et al. (2011) compare consumer ethical behaviour between Muslims and Christian faith groups. Intrinsic religiosity shows positive influence for both faith groups, where Muslim shows a tendency for a higher ethical behaviour compared to Christian consumers. Coulter et al. (2013) find Christians high in religiosity have a negative attitude towards casino gambling. In addition, intrinsic religiosity influences smoking habits and listening to music as a taboo for Malay Muslims (Muhamad and Mizerski 2013). While these findings remain substantial, Swimberghe et al. (2011) find the level of Christian conservatism influencing moral evaluation of ethical judgment more than religiosity.

- *Religiosity and concern for the environment*

The relationship between religiosity and concern for the environment shows mixed results. Martin and Bateman (2014) find intrapersonal religiosity does not affect behaviour expressing concern for the environment for American Christian consumers. In contrast, Minton et al. (2015), with a broader sample and multiple faith groups, find a positive relationship between religiosity and sustainable consumption behaviour. Felix and Braunsberger (2016) find a positive relationship between religiosity and propensity to purchase green products.

- *Religiosity and consumption behaviour*

Studies show multidimensional religiosity has an impact on attitudes and behaviours related to consumption: for example, retail store evaluation criteria for Christian American consumers (McDaniel and Burnett 1990); marital roles in purchase of cars (Delener 1994); well-being and materialism (La Barbera and Gürhan 1997).

In contrast, unidimensional religiosity shows mixed results with consumption behaviour. Shachar and Erdem (2011) show a positive relationship between religiosity or religious commitment and lower reliance on brands for self-expression. In contrast, religious commitment does not explain a willingness to try new products and risk-taking in the study by Tansuhaj et al. (1991). Also, religiosity as a *cultural identity* does not explain ownership of consumer durables for Muslim

and Chinese consumers (Gentry et al. 1995). Religiosity influences American protestants but not Japanese consumers in the study by Sood and Nasu (1995).

- *Religiosity and perception of advertisements*

Unidimensional religiosity influences attitude towards advertisements of controversial products for Christians, Buddhists and Muslim participants (Fam et al. 2004). The presence of religious symbols can result in a positive or negative attitude towards the brand and influence purchase intention based on level of religious dogmatism (Dotson and Hyatt 2000). In a similar study, the presence or absence of religious symbols in phone book directory advertisements influences religious American Christians' perception of quality but not purchase intention (Taylor et al. 2010).

- *Religiosity and tourism*

A new stream of research in religiosity examines the relationship between religion and leisure tourism. He et al. (2013) find support for unidimensional religiosity influencing perceived travel risk for American tourists visiting China. The type of perceived risk varies between Catholic and Jewish tourists. Researchers have criticised for lack of inquiry into the relationship between multidimensional religiosity and tourism from an Islamic cultural context (e.g., Zamani-Farahani and Musa 2012). Battour et al. (2012), in their study, examine travel motivations of Muslims to Malaysia, measure religiosity, with single self-evaluating criteria. Zamani-Farahani and Musa (2012) measure Islamic religiosity based on three dimensions: Islamic belief, Islamic practice and Islamic piety. The results support participants from the community with high Islamic religiosity view tourism as bringing positive socio-cultural development. Eid and El-Gohary (2015) are the first to examine the influence of Islamic religiosity and its influence on tourist decision-making. Islamic religiosity was measured as a multidimensional concept with two dimensions: Islamic belief and Islamic practice. In their study, Eid and El-Gohary (2015) find support for Islamic religiosity as moderating the effects of Islamic physical attributes value and Islamic non-physical attributes value on satisfaction.

The findings of these quantitative studies have been reaffirmed by qualitative studies that a symbiotic relationship exists between religion and the marketplace, for example in

*celebration of religious festivals* (Hirschman et al. 2011). Others argue that religion as an ideology has a strong influence on consumer perceptions towards marketplace and global brands. For instance Izberk-Bilgin (2012) explains how religious ideology influences Muslims' perception towards global brands as a threat to Islam. Similarly, Karataş and Sandıkcı (2013) explore the Turkish-based Gülen community (Islamic community) which influences leisure activities and brand preference of members.

#### **4.8 Criticism of religiosity measurement**

To begin with, researchers criticised studies using *religious affiliation* alone as a measure of religion (e.g., Martin and Bateman 2014). The general argument is that the degree to which religion influences consumer behaviour can vary between individuals. For this reason, researchers suggest religiosity as a better indicator of the devoutness of the individual towards his or her religion.

Second, existing scales have issues of reliability and validity. Religiosity measurement scales asked participants to *self-evaluate degree of devoutness* (e.g., McDaniel and Burnett 1990; Delener 1994; Hopkins et al. 2014; Battour et al. 2012; Sood and Nasu 1995; He et al. 2013). Some questions seem to be asking too direct questions regarding religiosity, which participants may feel an obligation to answer in a positive manner: for example whether participants believe in God (McDaniel and Burnett 1990). This can be problematic when researchers have observed the reluctance of participants to respond to questions involving religious content (e.g., Sood and Nasu 1995). Furthermore, some studies use single item scales for self-evaluation of religiosity. Others identify religiosity as multidimensional but operationalise the dimensions using single items, making it unable to test for reliability and validity (e.g., La Barbera and Gürhan 1997). These scales have a weakness in that they cannot be tested for scale reliability. However, several scales have reported a reasonable rate of reliability for multidimensional religiosity scales (Appendix 2).

Third, the number and type of dimensions which capture the full scope of religiosity have been contested in the literature. Researchers, therefore, choose dimensions of religiosity that are most appropriate for research purpose. The most popular scales for measurement of religiosity in consumer behaviour refer to: Allport and Ross (1967); Worthington et al. (2003); McDaniel and Burnett (1990); Wilkes et al. (1986); and Cornwall and Albrecht (1986) (Refer to Appendix 2).

Fourth, using student samples in social research may be problematic as they have the tendency to be more homogenous (Peterson 2001). Several studies in the current SLR were limited in this respect by using student samples (e.g., Martin and Bateman 2014; Grünhagen et al. 2003; Farah and Newman 2010; Tobacyk et al. 2011; Muhamad and Mizerski 2013; Jamal and Shukor 2014). Furthermore, studies were confronted with the issue of obtaining representative samples, For instance, Lu and Lu (2010) make comparisons between Muslims and other faith groups yet 91.3% represent the Muslim sample.

Fifth, a key limitation of existing measures of religiosity is concerned with generalizability across different cultural settings or different faith groups. While the bulk of existing literature has resorted to only few religiosity scales (e.g., Allport and Ross 1967; Worthington et al. 2003) it is important to note that they were originally designed for measurement of a Christian faith group. Although studies have made modifications for investigation of religiosity between different religious faith groups, (e.g., Cleveland et al. 2013; Jamal and Sharifuddin 2015; Duman and Ozgen 2017) generally existing religiosity scales do not seem appropriate for measuring Islamic religiosity. Besides, existing scales do not capture the full domain of religion by being restricted to two or three main dimensions. The current study seeks a measurement scale that can be used to measure Muslim faith groups, but also qualify for ‘cultural generalizability’ as advised by Abu-Raiya and Hill (2014).

To summarise, generally, studies suggest multidimensional conceptualisation of religiosity as a better predictor of consumer behaviour. A recurrent argument for proponents of Islamic religiosity is that existing measures of religiosity predominantly focus on measuring Christian religiosity while neglecting other religious faith groups such as Muslims (Abu-Raiya and Hill 2014). Mokhlis (2009) calls for more research on religion and consumer behaviour in a non-western context. Current measures of Islamic religiosity suggest two dimensions: Islamic belief and Islamic practice. Alternatively, following Mathras et al. (2016) and Saroglou (2011), the current study suggests conceptualising Islamic religiosity as four dimensions: Islamic belief, Islamic practice, Islamic value and Islamic community.

In a previous study Tiliouine and Belgoumidi (2009) conceptualised Islamic religiosity with four dimensions: religious belief, religious practice, religious altruism and religious enrichment. However, researchers such as Eid and El-Gohary (2015) discard the last two dimensions as similar to religious practice. Hence, existing studies measure Islamic

religiosity based on the first two dimensions: Islamic belief and Islamic practice (Eid and El-Gohary 2015; Zamani-Farahani and Musa 2012).

Regarding *religious values*, Delener (1994) highlights that religious individuals give preference to religious values over other values. Gentry et al. (1995) measure religious values as a dimension of cultural identity. In the study by Al-Makaty et al. (1996) Muslim consumers were concerned with protecting Islamic values in television advertisements. According to a qualitative inquiry of Kirillova et al. (2014), interpretation of what is meant by hospitality varies with religious values in different religions. Mokhlis (2009) and Saroglou (2011) highlight religion exerts values that define moral behaviour and distinguishes what is right and wrong. Consequently, religious values influence attitudes, values and behaviours of individuals as well as societies. Hence, religious values could be an important dimension of religiosity.

For *religious community attachment*, Marks and Dollahite (2001) identify community as the third dimension of religiosity. Eid and El-Gohary (2015) recommend future studies to consider including additional dimensions such as communities and affect (or values) in conceptualising religiosity. Some religions, such as Islam, encourage social bonding as part of religious activities either in performing religious obligations such as fasting and pilgrimage (Hajj and Umrah) or celebration of religious festivities (such as Eid). Saroglou (2011) highlights the community element as an important avenue for social identity among followers more likely to be seen in collective societies.

Hence, based on these justifications, the current study expands Islamic religiosity to four dimensions: religious belief; religious practice; religious values; and, religious community attachment.

#### **4.9 Conceptual model for current study**

This section develops the hypotheses for the study based on the literature review that has been discussed so far. As discussed, the overarching theory for the study is image formation theory. In order to contribute to image formation theory the present study proposes to explore all three stages of the tourist decision-making process. Thus far, researchers have generally agreed that personal factors influence image formation and evaluation of destination experience (Baloglu and McCleary 1999; Beerli and Martín 2004a). The relationship between personal factors and image formation is the first part of the tourist-decision making process. It is not complete without investigating the resulting

consequences on behavioural outcomes. Yet, researchers highlight existing image formation models do not usually cover the entirety of the tourist experience: before-, during- and after-trip stages (Kim and Chen 2016; Gannon et al. 2017; Martín-Santana et al. 2017). Specifically, a clear association between these three stages in the context of Islamic destinations is missing in the literature (Taheri 2015; Jafari and Scott 2014).

This study hence proposes a conceptual model explaining the Muslim leisure tourist decision-making process from an Islamic leisure destination context. Prior knowledge, cosmopolitanism and involvement are proposed as antecedents to Islamic destination image, while satisfaction and loyalty represent behavioural outcomes. Consequently, the following sections explain the development of hypotheses for the study.

#### ***4.9.1 Prior knowledge and Islamic destination image***

It has been well accepted in previous literature that prior knowledge is an important factor in consumer decision-making processes (Bettman 1986; Gursoy and McCleary 2004b; Kerstetter and Cho 2004; Sharifpour, Walters and B. Ritchie 2014b). Thus far, there is no agreement in the literature concerning the components that represent prior knowledge. Furthermore, previous studies have measured prior knowledge as a reflective construct. Following Taheri et al. (2014) and Kerstetter and Cho (2004), the present study proposes to measure prior knowledge as a formative construct with three indicator variables: familiarity, past experience and expertise.

Tourists develop familiarity with destinations from a number of different sources of information (Gartner 1993). Past experience obtained from previous visits to the same destination or similar destinations can have an impact on how tourists plan and select their next trips. Tourists may also acquire knowledge and skills contributing to some level of expertise towards destinations.

Thus far, existing literature explores the relationship between prior knowledge and destination image, by investigating individual variables representing prior knowledge as distinct concepts: e.g., whether familiarity influences destination image (Tan and Wu 2016; Elliot and Papadopoulos 2016; Sun et al. 2013); whether familiarity and past experience influence destination image (Beerli and Martín 2004a; Sönmez and Sirakaya 2002).

Some studies explore the influence of familiarity on destination image, and then compare whether there is a difference between visitors and non-visitors (e.g., Tan and Wu 2016).



Instead, the present study suggests measuring the degree of past experience as one of the indicator variables forming prior knowledge. Furthermore, Tan and Wu (2016) find that familiarity influences destination image only for tourists who had previously visited the destination. As suggested by Gursoy and McCleary (2004), this implies the possibility of an interrelationship between variables representing prior knowledge. Therefore, it is more reasonable and theoretically sound to combine all three variables of prior knowledge as a formative construct.

Thus far, existing empirical studies show contradictory results on the proposed relationships between destination image and variables representing prior knowledge. For instance familiarity influencing destination image was not supported in the study by Elliot and Papadopoulos (2016), partially supported in Beerli and Martín (2004a), mixed results in Baloglu and McCleary (1999) and significantly positive in Sun et al. (2013). This suggests that although scholars posit prior knowledge as an antecedent of destination image (e.g., Gursoy and McCleary 2004), more inquiry is needed to establish a clear relationship between the two variables.

On another note, Muslims are obliged to travel to fulfil religious obligations such as Hajj and Umrah (Taheri 2015). They are also encouraged to travel for leisure purposes (Din 1989; Eid 2015; Stephenson 2014). Research inquiring into the extent to which prior knowledge of Muslim tourists influences travel to Islamic leisure destinations is almost non-existent.

Therefore, following Taheri et al. (2014) and Kerstetter and Cho (2004) the present study proposes to measure prior knowledge as a formative construct with three indicator variables: familiarity, past experience and expertise. Consequently, the following hypothesis is presented:

**H1:** Prior knowledge has a positive influence on Islamic destination image.

#### **4.9.2 *Prior knowledge and involvement***

Since involvement is defined as “a person’s perceived relevance of the object based on inherent needs, values and interests” (Zaichowsky 1985, p.342), and tourism being a high-involvement product (Tan and Wu 2016), it is likely that Muslim tourists might be more involved in the tourist decision-making process when visiting an Islamic destination based on the assumption that if Muslim tourists find Islamic destinations more personally relevant

(Huang et al. 2014), it is likely this may influence the level of involvement throughout the decision-making process.

Previous empirical studies support a positive connection between level of involvement and consumer products on various aspects of pre-purchase behaviour (e.g., Zaichkowsky 1985; Laurent and Kapferer 1985). However, investigating involvement is problematic as there is inconsistency in conceptualisation and measurement of involvement construct.

Although researchers insist on a comprehensive measurement of involvement (e.g., Laurent and Kapferer 1985), single facet measures of involvement are also acceptable in tourism studies (Wong and Tang 2016). Thus far, studies show empirical support for the importance-pleasure dimension and sign dimension of consumer involvement profile (PII) (Laurent and Kapferer 1985) as a viable conceptualisation of the involvement concept (Kim et al. 1997; Carneiro and Crompton 2010). Meanwhile, all the previous constructs of involvement have weaknesses (Prayag and Ryan 2012), the present study follows the hedonic-pleasure perspective by measuring involvement as participation in tourist activities (Lu et al. 2015).

Pre-visit behaviour of tourists, related to information search and destination selection, can be influenced by level of tourist involvement (Gursoy and McCleary 2004; Havitz and Dimanche 1999). To the knowledge of the researcher, thus far, no studies have investigated the influence of prior knowledge as a formative measure on Muslim tourist involvement in leisure destinations. Studies have only examined the relationships between individual dimensions of prior knowledge and involvement with contradictory results. For instance, Huang et al. (2014) find a positive relationship between involvement and familiarity. Carneiro and Crompton (2010) find partial support for familiarity influencing tourist involvement.

Consequently, the present study proposes to assess whether prior knowledge as a formative measure with three indicator variables (familiarity, past experience and expertise), influences the level of Muslim tourist involvement in Islamic leisure destinations. Therefore, the following hypothesis is presented:

**H2:** Prior knowledge has a positive influence on tourist involvement.

#### ***4.9.3 Cosmopolitanism, involvement and Islamic destination image***

There is an ongoing debate in the literature as to whether Muslims represent a common Ummah or whether they are a non-homogenous market segment (Jafari and Scott 2014; Alserhan and Alserhan 2012; Henderson 2003). In this regard, literature lacks theoretical justification for establishing a connection between Muslims and Islamic destinations. Specifically, what drives or motivates Muslim tourists to visit Islamic destinations is understood less.

The present study explores the connection between Muslim tourists and Islamic leisure destinations from a theoretical perspective by exploring the concept of cosmopolitanism. That is, to contribute to the gap in the literature to understand whether Muslim tourists having cosmopolitanism characteristics are motivated to experience Islamic leisure destinations.

According to Foucault's (1980) concept of ideology, belonging to the same religious faith group might perhaps form some expectations of Muslim tourists to have feelings of being connected (Thompson and Tambyah 1999). Cosmopolitans have an open mind and desire to learn about different cultures around the world (Hannerz 1990; Thompson and Tambyah 1999). Likewise, Muslim tourists might expect more openness and cultural tolerance towards Muslims in an Islamic destination. Consequently, Muslims with cosmopolitan characteristics may be keen to experience other Muslim communities during their travel experience. In this regard, previous empirical studies support a positive connection between Muslim leisure tourist motivation and destination image (Nassar et al. 2015; Prayag and Hosany 2014). While cosmopolitanism is also a type of tourist motivation, Gannon et al. (2017) empirically support a positive connection between cosmopolitanism and perceived destination image in their study on Umrah pilgrims to Mecca.

On the other hand, studies generally agree that portraying a cosmopolitan image attracts tourists (e.g., MacRae 2016; Qu and Qu 2015; Hui and Wan 2003). Given the perceived incompatibility between hedonistic tourist activities and Sharia principles (Temporal 2011; Alserhan 2011), whether Islamic leisure destinations should also project themselves as cosmopolitan destinations remains less understood. This is more of a concern as a recent study by Battour (2017) suggests portraying an Islamic image may have a negative impact on non-Muslim tourists.

Hence, no study has examined the relationship between cosmopolitanism as a psychological factor and Islamic leisure destination image. Consequently, the following hypothesis is suggested:

**H3:** Cosmopolitanism has a positive influence on Islamic destination image.

Meanwhile, the concept of cosmopolitanism can be better understood by taking the social and cultural context into consideration (Skrbis et al. 2004). That is, the structural relationships with other factors that activate cosmopolitan dispositions is understood less. In a similar note, Riefler and Diamantopoulos (2009) suggest investigating potential outcome variables theoretically influenced by cosmopolitanism. To that end, Hannerz (1990) posits cosmopolitanism as closely related to the level of involvement with local cultural experience.

Thus far, the relationship between cosmopolitanism and involvement in consumer decision-making processes have rarely been explored. One study found cosmopolitanism values as a predictor of fashion clothing involvement (Khare 2014). While cosmopolitanism is often portrayed as state of mind (Hannerz 1990), cosmopolitanism as an attitudinal construct (Skrbis et al. 2004) can have an influence on the degree of Muslim tourist involvement in Islamic leisure destinations.

Hence, this study proposes the following hypothesis:

**H4:** Cosmopolitanism has a positive influence on level of tourist involvement.

#### **4.9.4 *Involvement and image***

Previous empirical studies generally support a positive relationship between involvement and destination image (Hou et al. 2005; Prayag and Ryan 2012; Lu et al. 2015). Yet, Martín-Santana et al. (2017) found only moderate support for the relationship between involvement and cognitive image.

Meanwhile, Muslim tourists might be more involved in Islamic destinations for the following reasons:

- Travel is highly encouraged for Muslim tourists (Din 1989; Eid 2015; Stephenson 2014). As a traveller, religious obligations such as prayer and fasting are more flexible (Henderson 2003; Din 1989; Timothy and Iverson 2006).

- Given the rise of terrorism and associated stereotyping of Muslims in media, Muslim tourists may find it more comfortable and welcoming to engage in tourist activities at Islamic destinations (Nassar et al. 2015; Timothy and Iverson 2006).
- Muslim tourists may find it easy to obtain halal food and Muslim-friendly tourist activities in Islamic destinations (Temporal 2011; Alserhan 2011).

This suggests there is more propensity for Muslim tourists to engage in tourist activities at an Islamic destination. Yet, to the knowledge of the researcher, thus far, no study has investigated whether Muslim tourist involvement in Islamic leisure destinations has a positive effect on destination image. Consequently, the following hypothesis is proposed:

**H5:** Tourist involvement has a positive influence on Islamic destination image.

#### ***4.9.5 Involvement and satisfaction***

Few studies show empirical support for involvement having an effect on the post-visit stage of the tourist decision-making process. For instance, Kim et al. (1997) find empirical support for involvement having a significant effect on behavioural intentions to go bird watching. Likewise, a study by Prebensen et al. (2012) supports a positive relationship between involvement and perceived value of destination experience. Wong and Tang (2016) find a positive connection between leisure activity involvement and loyalty mediated by event experience (similar to image).

Alternatively, Prayag and Ryan (2012) posit personal involvement having a positive influence on overall tourist satisfaction for international tourists visiting the island destination of Mauritius, yet fail to find empirical support. Although literature suggests assessing the relationship between Muslim tourist involvement in Islamic leisure destinations and behavioural consequences (e.g., Shafaei and Mohamed 2015), this relationship remains to be tested. Consequently, the following hypothesis is proposed:

**H6:** Tourist involvement has a positive influence on overall tourist satisfaction.

#### ***4.9.6 Destination image, satisfaction and loyalty***

There has been a growing interest in tourism studies to investigate tourist satisfaction due to the experiential nature of tourism (Sirakaya-Turk et al. 2015). Previous tourism researchers generally evaluate satisfaction as a comparison between pre-travel expectations and post-travel experience. That is, based on the assumption that satisfaction occurs when

tourist experiences exceed expectations resulting in feelings of fulfilment (Chen and Chen 2010). This perspective of expectation-disconfirmation has been subject to criticism in the literature (Yuksel et al. 2010; Prayag 2009). Instead, the literature suggests measuring overall tourist satisfaction of tourist experience as a performance measure (Stylidis et al. 2015; Prayag and Ryan 2012). Recent literature suggests measuring overall tourist satisfaction using multiple items (Žabkar et al. 2010; Lee et al. 2014; Chen & Phou 2013; Lu et al. 2015).

Although the concept of loyalty has been well established in the literature, loyalty remains a complex construct (Zhang et al. 2014). In tourism studies, loyalty is generally described as repeat visitation or recommendation to visit (Oppermann 2000; Yoon and Uysal 2005; Hung and Petrick 2011). The bulk of the literature in tourism studies debates an appropriate measurement of loyalty. Generally, there are three approaches to measuring loyalty: attitudinal, behavioural and composite (Oppermann 2000; Jacoby and Chestnut 1978; Zhang et al. 2014). The current study conceptualises the loyalty construct as a higher order construct with two dimensions: attitudinal and behavioural loyalty. The literature suggests a number of variables between destination image and loyalty; however, most agree a linear relationship between destination image, satisfaction and loyalty (Prayag et al. 2017; Prayag 2009; Chi and Qu 2008; Albaity and Melhem 2017; Martín-Santana et al. 2017).

To that end, few studies explore the interrelationships between Islamic destination image, satisfaction and loyalty. For instance, the study by Battour et al. (2014) shows Islamic attributes have a positive effect on overall tourist satisfaction. Yet, the study was limited with issues of reliability and validity. Furthermore, Battour et al. (2014) examine the effect of generic attributes of Islamic destinations instead of focusing on image of a specific Islamic destination. One study explores Islamic destination image for a specific country in the context of Brunei (Chen et al. 2013), yet, fails to evaluate image from the perspective of Muslim tourists and, furthermore, does not explore resulting behavioural outcomes. However, the results of Battour et al. (2012) show pull motivation factors of Malaysia as an Islamic country had a positive relationship with overall tourist satisfaction for visiting Muslim tourists. The results also support a positive effect of overall tourist satisfaction on loyalty of Muslim tourists. Arguably, pull factors represent destination image attributes.

Therefore, the present study proposes to measure overall satisfaction with multiple items. In contrast to previous literature, loyalty is measured as a higher order construct with two dimensions: behavioural and attitudinal loyalty. As advised by Lee et al. (2014), it is more

appropriate to measure satisfaction and loyalty at the end of the trip. Therefore, this study measured evaluation of destination experience and resulting behavioural outcomes after tourists completed their trip. Consequently, the following hypotheses is proposed:

**H7:** Islamic destination image has a positive influence on overall tourist satisfaction.

**H8:** Overall tourist satisfaction has a positive influence on loyalty.

A summary of hypotheses statements on the interrelationship between antecedent variables, Islamic destination image and behavioural outcomes are:

**H1:** Prior knowledge has a positive influence on Islamic destination image.

**H2:** Prior knowledge has a positive influence on tourist involvement.

**H3:** Cosmopolitanism has a positive influence on Islamic destination image.

**H4:** Cosmopolitanism has a positive influence on level of tourist involvement.

**H5:** Tourist involvement has a positive influence on Islamic destination image.

**H6:** Tourist involvement has a positive influence on overall tourist satisfaction.

**H7:** Islamic destination image has a positive influence on overall tourist satisfaction.

**H8:** Overall tourist satisfaction has a positive influence on loyalty.

#### ***4.9.7 The moderating effect of Islamic religiosity***

The final construct in the conceptual model is Islamic religiosity. Saroglou (2011) and Mathras et al. (2016) posit that religiosity should be measured as comprising of four dimensions corresponding to religious belief, religious practice, religious values and religious community. The most widely used scales to measure religiosity include Allport and Ross (1967), Worthington et al. (2003) and Wilkes et al. (1986) which do not measure religiosity as four dimensions. The systematic review of literature of 73 articles in the current study shows that the relationship between religion and consumer behaviour has been measured with assessment of either religious affiliation or religiosity (devoutness) or both. The majority of the studies investigate Christian faith groups. Although the Islamic faith has been included in multi-faith studies, Islam has received little attention in a single

study. Most studies evaluate religiosity as a self-evaluation criteria (e.g., Kirillova et al. 2014; Battour et al. 2012; Minton 2015) or as a unidimensional measure with multiple items (Sood and Nasu 1995; Vitell and Paolillo 2003; Swimberghe et al. 2011; Martin and Bateman 2014; Duman and Ozgen 2017). Fewer studies operationalised religiosity as multidimensional (e.g., McDaniel and Burnett 1990; Delener 1994; La Barbera and Gürhan 1997; Vitell et al. 2005; Parboteeah et al. 2008; Schneider et al. 2011; Patwardhan et al. 2012; Putrevu and Swimberghe 2013).

The concept of Islamic religiosity has been investigated by Zamani-Farahani and Musa (2012) and Eid and El-Gohary (2015) as two dimensions: Islamic belief and Islamic practice. The current study proposes to expand Islamic religiosity as four dimensions consisting of religious belief, religious practice, religious values and community. The current study investigates the moderating effect of Islamic religiosity on the relationships between antecedents, Islamic destination image and behavioural outcomes proposed in the model.

To test the moderating effect of religiosity on the tourist decision-making process the following hypotheses are proposed:

**H9a:** There is a difference between the four dimensions of religiosity on the effect of prior knowledge on Islamic destination image.

**H9b:** There is a difference between the four dimensions of religiosity on the effect of prior knowledge on involvement.

**H9c:** There is a difference between the four dimensions of religiosity on the effect of cosmopolitanism on Islamic destination image.

**H9d:** There is a difference between the four dimensions of religiosity on the effect of cosmopolitanism on involvement.

**H9e:** There is difference between the four dimensions of religiosity on the effect of involvement on Islamic destination image.

**H9f:** There is a difference between the four dimensions of religiosity on the effect of involvement on overall tourist satisfaction.

**H9g:** There is a difference between the four dimensions of religiosity on the effect of Islamic destination image on overall tourist satisfaction.



**H9h:** There is a difference between the four dimensions of religiosity on the effect of overall tourist satisfaction on loyalty.

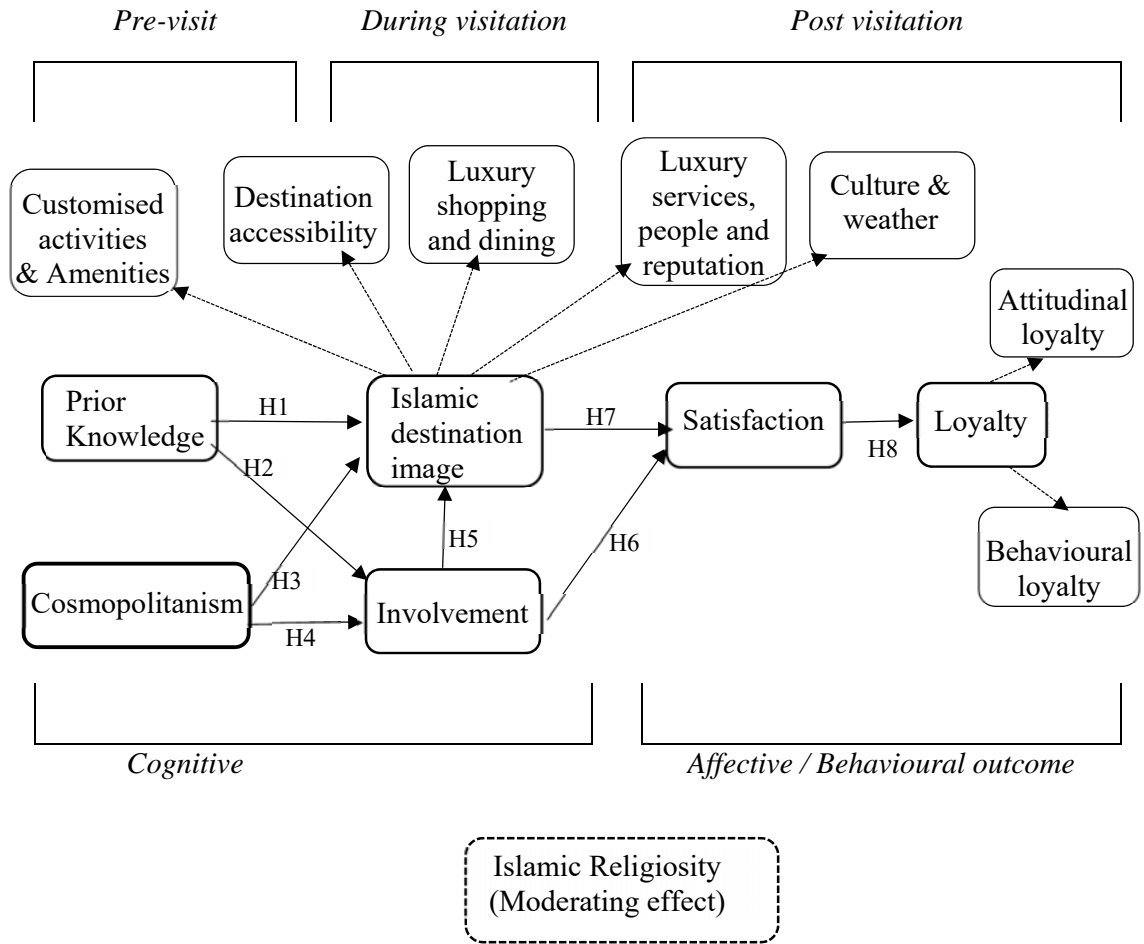
Hence, based on the identified gaps in the literature, the current study proposes the following conceptual model (Figure 10). As discussed in Pearce (2005), tourism researchers illustrate tourist behaviour in a different manner compared to consumer behaviour models. Consequently, the conceptual model represents the three stages of tourist decision making as pre-, during- and after visitation. Prior knowledge and cosmopolitanism represent pre-visitation stage. Destination image and involvement represent destination experience stage. Satisfaction and loyalty represent post visitation stage.

The overarching theory for the proposed conceptual model is image formation theory (Beerli and Martín 2004a; Baloglu and McCleary 1999; Martín-Santana et al. 2017). The location of variables portray cognition→affect→intention sequence of Bagozzi (1992).

In pre-visitation stage, the conceptual model attempts to predict social and psychological factors influencing formation of Islamic destination image. Researchers on Islamic destinations have not examined the influence of prior knowledge on image formation (e.g. Chen et al. 2013; Gannon et al. 2017). In the current study prior knowledge measures past experience, familiarity and expertise of the tourist. There is also lack of theoretical justification connecting Muslim leisure tourists to Islamic destinations. In this regard researchers have observed motivation as one of the factors influencing Muslim tourist-decision making (e.g., Nassar et al. 2015; Battour et al. 2014). Therefore, cosmopolitanism is selected as a type of motivation and a possible theoretical concept that connects Muslims to Islamic destinations. Cosmopolitanism is measured as a personal characteristic. Tourist involvement is measured as participation and engagement in tourist experience by Muslim tourists. While studies tend to measure both cognitive and affective components of destination image (e.g. Martín-Santana et al. 2017), the current study measured only the cognitive component of Islamic destination image. Therefore, prior knowledge, cosmopolitanism and Islamic destination image form cognitive constructs.

Satisfaction is a complex variable as researchers have different opinions on its placement and measurement in service evaluation and decision-making models. The current study measures satisfaction after visitation following a performance evaluation perspective (Prayag 2009). Most researchers depict satisfaction as an affective construct (Chen and Phou 2013; Brady et al. 2005).

Loyalty construct captures both affective and behavioural outcomes. That is, attitudinal loyalty measures affective dimension while behavioural loyalty captures behavioural dimension.



**Figure 10: Conceptual model**

The next stage explains the operationalisation of the research, including testing of the researching hypotheses and the proposed conceptual model. Consequently, the next chapter explains the methodology used in this study followed by reporting of the study's results and discussion. Implications of the research findings is outlined in the final chapter.

## **CHAPTER 5: METHODOLOGY**

### **5.1 Introduction**

This chapter explains the methodology used in this study. First, the aims and objectives are revisited. The second section explains pragmatism as the philosophical position of this study. The third section explains mixed methods as an appropriate methodological approach to address the research objectives. Hence, the fourth and fifth sections detail the quantitative and qualitative phase of the study including research instruments, data collection and analysis decisions. Reliability and validity of these methods and methodological limitations form the final sections.

In designing the methodological chapter, typically the following issues need to be addressed in social research: (a) philosophical perspectives and assumptions; (b) inquiry logic; (c) the place of value in inquiry; and (d) accounting for research context (Greene 2006; Greene 2012). However, research aim and objectives are revisited.

### **5.2 Purpose of current study**

Using the Maldives as a research context, the aim of the study is to investigate whether religion influences the Muslim tourist travel decision-making process to Islamic leisure destinations. To achieve this aim, the research objectives are:

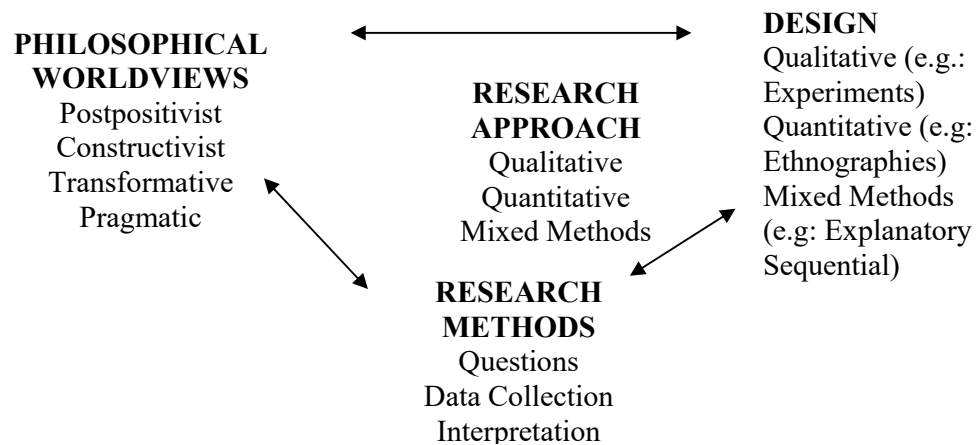
1. To explore factors which influence image formation in an Islamic leisure destination.
2. To understand the effect of Islamic destination image on behavioural outcomes.
3. To examine the interrelationship between factors which influence image formation and behavioural outcomes with respect to Islamic destination image.
4. To assess whether Islamic religiosity influences the tourist decision-making process for Muslim tourists.

A conceptual framework was developed based on the literature review (Chapters 3 to 4) and a list of hypotheses proposed (section 4.9).

The following section compares philosophical worldviews and justifies pragmatism as the philosophical stance of the researcher in the current study. An explanation of why the current study choose to use mixed methods research and related decisions in mixed methods design follows afterwards.

### 5.3 Research philosophy

Good research practice necessitates clarification of research philosophy or research paradigm used in the research study (Kuhn 1970). The philosophical assumptions and theory forms the foundation for a research study (Creswell 2014). The research approach and methodology logically follows the philosophical position taken in the study. The interconnection between these elements are illustrated in Figure 11.



Source: Creswell (2014, p. 5)

**Figure 11: A framework for Research- The interconnection of worldviews, design and research methods**

To begin with, a researcher is expected to commit to a research philosophy that can drive his/her research (Kuhn 1970). Selecting a research philosophy is one of the main challenges of undertaking research as it will influence research questions and methods appropriate for the study (Morgan 2007). It sets limitations or provides guidance for observation, measurement and understanding of social reality. Easterby-Smith et al. (2012) spell out three reasons why it is important for the researcher to have an understanding and be transparent of philosophical position. First, research philosophy provides clarity and comprehension of research design beyond data collection and analysis techniques. Second, philosophical perspectives guide the researcher towards workable research designs and associated limitations of each philosophical worldview. Of particular importance here is deciding between a deductive versus inductive research design (Saunders et al. 2012). Third, in light of existing philosophical standpoints, the researcher can adjust the research design for constraints and perhaps propose new research designs. In scientific research the key assumptions of a methodological approach are mainly based on *ontology*, *epistemology* and *methodology* (Guba and Lincoln 1994). An explanation of these terms follows.

**Ontology** is concerned with form and nature of reality (Guba and Lincoln 1994). Typically researchers take either an objective or subjective position towards the nature of reality (Bryman 2008; Saunders et al. 2012), that is, whether the researcher considers social entities as objective entities with an external reality (objectivism) or, alternatively, whether social entities are socially constructed by social actors (subjectivism). **Epistemology** is concerned with the question of what is considered as acceptable knowledge in a given field of study (Bryman 2008), that is, how the researcher is going to produce knowledge and what the researcher will do for the knowledge to be accepted as scientific knowledge (Neuman 2014).

The ontological position of the researcher as to whether reality can be observed in an objective manner, free from bias or whether reality is subjective to human interpretation influenced by human values, will set limits to the epistemological position of the researcher and, consequently, the methodology.

Research **methodology** can be defined as “the explanation, evaluation and discussion of the method, or collection of methods, chosen to form a framework that addresses the research question” (Godfrey 2013, p.52). Methodology specifies how research questions are asked and answered (Teddle and Tashakkori 2009). Fundamentally, methodological decisions depend on the ontological position concerning the nature of reality and epistemological considerations of obtaining scientific knowledge.

Consequently, **research paradigms** are then developed based on the positions of ontology, epistemology and methodology (e.g., Guba and Lincoln 1994). In this regard, constructivism and postpositivism represents two opposing worldviews as research paradigms. Pragmatism can be located centrally between these two perspectives. For an illustration, refer to Table 18. A discussion of these two philosophical views follows next. Thereafter pragmatism as the appropriate philosophy for the current study is justified.

To explain philosophical worldviews positivism or postpositivism are often compared as polar opposites to interpretivism or constructivism. Positivism assumes the existence of an external reality, the knowledge of which can be acquired in an objective manner and generalised as context-free (Guba and Lincoln 1994). Positivist research investigates cause-effect relationships. The emphasis is on reducing or eliminating the values and bias of the researcher or investigated unit (Saunders et al. 2012). Research takes the form of verifying predefined hypotheses in controlled conditions. Positivism follows deductive logic and necessitates the use of quantitative techniques in data collection.

Postpositivism or critical realism rejects the idea that it is possible to capture ‘absolute truth of knowledge’ (Creswell 2014). However, postpositivism acknowledges the existence of an external reality, knowledge of which cannot be acquired in its true nature without flaws or imperfections (Guba and Lincoln 1994). The reason for this is because we are studying the behaviour and actions of humans (Creswell 2014). The objective remains to capture knowledge as close to reality as possible and therefore techniques emphasise critique to ensure consistent replication of knowledge. Thus postpositivism is often seen as more ‘scientific research’ for testing theories and making ‘law-like’ generalizations (Saunders et al. 2012). Consequently, compared to other paradigms validity and reliability of data are of utmost concern (Creswell 2014). However, unlike positivism, which verifies whether findings support theory or knowledge, postpositivism tests for theory verification through falsification of hypotheses. Postpositivism typically uses quantitative techniques for testing cause-effect relationships between variables to investigate hypotheses and research questions (Creswell 2014) and is, therefore, a deductive approach.

Although postpositivism is widely accepted as a rigorous scientific research, it has its flaws. Teddlie and Tashakkori (2009) point out two problems of postpositivism: induction and verification. The problem of induction argues that irrespective of how many times an observation is made that X follows Y, one can never be absolutely certain that the next observation will be the same. That is, researchers are unable to prove theories or laws based on inductive logic alone as observation of all cases is impossible. The second criticism of postpositivism is the problem of verification, which argues that it is practically impossible for complete verification of theories. In addition, Teddlie and Tashakkori (2009) also point out the overreliance of operationalisation of measurement constructs. The argument, here, is that the way a construct is operationalised may be fallible or inadequate to capture the true nature of what is being measured.

According to Johnson and Onwuegbuzie (2004), it is inevitable that researchers will be making subjective decisions throughout the quantitative research process, clouding the objective and value-free research proposed by positivists. Such decisions relate to choosing the research problem, selecting research instruments for measurement of constructs, choosing statistical tests and interpreting research findings. Despite these criticisms, it is important to note that in postpositivism, quantitative methods use statistical techniques to “identify, control and minimise bias in inquiry and thus attain findings that are closer to truth” (Greene 2012, p.761).

In contrast, constructivism as a relativist approach focuses on the diversity of subjective knowledge gained from individual inquiries rather than testing for generalizable laws. Both the researcher and research participant, through ongoing dialogue, develop subjective and diverse meanings of the lived experiences of the individual or group. The researcher constructs meaning from findings by comparing interactions with other subjects and also taking historical and situational contexts into account (Creswell 2014). Hence, constructivism addresses the key problem of postpositivism which does not take into account human values (Teddlie and Tashakkori 2009). This suggests constructivism relies purely on qualitative inquiry. The iterative process of meaning-making leads to the development of theory or identification of patterns of meaning (Creswell 2014), referred to as an inductive approach.

Critiques of constructivism and qualitative methods question how researchers test quality of data. As the researcher becomes more involved with the individual or group of participants in collecting data, there is a propensity for bias from personal values from the researcher as well as participants. To improve quality of data, Johnson and Onwuegbuzie (2004) suggest the following techniques: member checking, triangulation, negative case sampling, pattern matching and external audits.

**Table 18**

*Constructivism, Pragmatism and Postpositivism*

<b>Dimensions</b>	<b>Constructivism</b>	<b>Pragmatism</b>	<b>Postpositivism</b>
Methods	QUAL	Both QUAN and QUAL; researchers answer questions using best methods	Primarily QUAN
Logic	Inductive	Both inductive and hypothetico-deductive	Hypothetico-deductive
Epistemology (researcher/participant relationship)	Subjective point of view; reality co-constructed	Both objective and subjective points of view, depending on stage of research cycle	Modified dualism
Axiology (role of values)	Value-bound inquiry	Values important in interpreting results	Values in inquiry, but their influence may be controlled
Ontology	Ontological relativism-multiple,	Diverse viewpoints regarding social realities;	Critical realism (external reality that is understood

(the nature of reality)	constructed realities	best explanations within personal value systems	imperfectly and probabilistically)
Possibility of causal linkages	Impossible to distinguish causes from effects; credibility of descriptions important	Causal relations, but they are transitory and hard to identify; both internal validity and credibility important	Causes identifiable in probabilistic sense that changes over time; internal validity important
Possibility of generalizations	Only ideographic statements possible; transferability issues important	Ideographic statements emphasized; both external validity and transferability issues important	Modified nomothetic position; external validity important

---

*Source:* (Adapted from Teddlie and Tashakkori 2009, p.88)

The present study selected methods conventionally linked to contradictory philosophical worldviews; as a consequence, pragmatism is more ideal (Saunders et al. 2012). Besides, commitment to a conventional philosophical worldview does not ensure that it solves all the problems for the researcher as two competing philosophies can be equally logical and contradictory or even incomplete (O’Gorman and MacIntosh 2014). The following section provides justification for using pragmatism in this study.

### **5.3.1 *Pragmatism as a research philosophy***

The founders of *pragmatism* are Charles Sanders Pierce (1839-1914), William James (1842-1910), John Dewey (1859-1952) and George Herbert Mead (1863-1931) (Easterby-Smith et al. 2012; Teddlie and Tashakkori 2009; Bogusz 2014).

Pragmatism has emerged as a balanced approach between philosophical extremes (e.g., between constructivism and postpositivism) (refer to Table 18). While philosophical extremes have opposing views concerning the existence of reality and obtaining knowledge, pragmatism gives flexibility to choose both quantitative and qualitative techniques as a mixed methods approach without philosophical restrictions. Hence, pragmatism is a perspective that contradicts the prescription of Guba and Lincoln (1994) that methods are restricted to philosophical boundaries. Specifically, although postpositivism allows the use of qualitative techniques, given the attached ontological and epistemological stance, quantitative techniques fit well with testing cause and effect relationships. Likewise, the stance of constructivism in social construction of reality and value-bounded research necessitates qualitative inquiry (Teddlie and Tashakkori 2009). For



this reason, mixed methods researchers often find it difficult to position their study within traditional philosophical paradigms. According to Saunders et al. (2012) if research questions do not clearly point towards a predefined research paradigm, this indicates pragmatism as an alternative choice.

In this respect, pragmatism rejects the attachment of philosophy to preferential treatment to either quantitative or qualitative methods. In fact, pragmatism has been proposed as a philosophical perspective that best suits mixed methods research (Teddlie and Tashakkori 2009). That is, researchers can use any mix of techniques used in quantitative or qualitative methods without philosophical restrictions. Pragmatism first considers what it is that the researcher is trying to investigate and chooses methods that are appropriate (Punch 2013). However, the methods chosen must be guided by the research purpose and practically relevant to answer the research questions. To that extent, pragmatism still requires the same level of justification and transparency in the choice of methods and procedures used in the research.

Furthermore, pragmatism also contains its own views on the nature of reality and creation of scientific knowledge (Punch 2013). In pragmatism, the researcher can have multiple views on external reality (ontology). This means both objective and subjective knowledge can be combined in a single study (epistemology). Consequently, values become crucial at the stage of interpreting results (Saunders et al. 2012).

As highlighted by Teddlie and Tashakkori (2009) the current study requires the researcher to investigate from both an objective and subjective perspective at different stages of the research. That is, the present study requires to test whether a relationship exists between image formation factors, Islamic destination image and behavioural outcomes in an objective manner in order to test theories. The present study can also be enriched with an in-depth understanding of Muslim tourist behaviour, on the interrelationships between investigated concepts, by using qualitative inquiry from a subjective perspective. These approaches warrant the use of both quantitative and qualitative techniques, hence a mixed methods approach. However, the mixing of objective and subjective investigation at different stages of research fits best with pragmatism as a philosophical lens.

Previous studies investigating the tourist decision-making process have predominantly used postpositivism (refer to Appendix 1). However, recent studies exploring Muslim tourist behaviour or Islamic destinations have used more pragmatic approaches and mixed

methods research (e.g., Battour et al. 2014; Prayag and Hosany 2014; Chen et al. 2013; Eid and El-Gohary 2015).

In short, unlike positivism, pragmatism does not accept that knowledge or truth can be derived from pre-determined theories or frameworks (Easterby-Smith et al. 2012). However, pragmatists do agree with positivists concerning the existence of external reality (Pansiri 2005). Hence, pragmatism is a more balanced research philosophy and emphasises inquiry into lived experience (Easterby-Smith et al. 2012). For a summary of pragmatism characteristics developed by Teddlie and Tashakkori (2009, p.74) refer to Table 19.

**Table 19**

*Characteristics of Pragmatism*

---

- 1 The project of pragmatism has been to find a middle ground between philosophical dogmatisms and scepticism and to find workable solutions to long-standing philosophical problems
- 2 Pragmatism rejects binary (either-or) choices suggested in traditional dualism (e.g., rationalism vs empiricism, realism vs antirealism, free will vs determinism, appearance vs reality, facts or values, subjectivism vs objectivism)
- 3 Pragmatism replaces the historically popular epistemic distinction between subjective and external object with the naturalistic and process-oriented organism-environment transaction
- 4 Pragmatism views knowledge as being both constructed and based on the reality of the world one experiences and lives in
- 5 Theories are viewed instrumentally (they are ‘true’ to different degrees based on how well they currently work; workability is judged especially on the criteria of predictability and applicability)
- 6 Pragmatism endorses pluralism and carefully considered integrative eclecticism (e.g., different even conflicting theories and perspectives can be useful; observations, experiences, and experiments are all useful ways to gain an understanding of people and the world)
- 7 Pragmatism views inquiry as occurring similarly in research and day-to-day life. Researchers and people test their beliefs and theories through experience and experimenting, checking to see what works, what solves problems, what answers questions, what helps for survival
- 8 Capital T. Truth is what will be the final position, perhaps at the end of history. Lowercase t truths (i.e., the instrumental, partial, and provisional truths) are what one obtained and lives by in the meantime
- 9 Pragmatism prefers action to philosophising and endorses “practical theory”

- 10 Pragmatism takes an explicitly value-oriented approach to research that is derived from cultural values and specifically endorses shared values, such as democracy, freedom, equality and progress
- 11 According to Pierce, “reasoning should not form a chair which is no stronger than its weakest link, but a cable whose fibres may be ever so slender, provided they are sufficiently numerous and intimately connected” (in Menand, 1997, p.56)
- 12 Pragmatism offers the “pragmatic method” for solving traditional philosophical dualism as well as making methodological choices

---

*Source:* Teddlie and Tashakkori (2009, p.74)

Pragmatism is not free from criticism. Bergman (2008, p.12) criticises pragmatism as “vague and methodologically unsatisfactory”. The main criticism for pragmatism lies not necessarily in its stand to detach philosophical restrictions in relation to epistemology and ontology, but rather on unclear procedures of mixing qualitative and quantitative techniques. Consequently Bergman (2008, p. 17) suggests a transparent research design should: (a) provide clear differentiation between data collection and data analysis methods; (2) explain the inductive and deductive approaches used in the study; and, most importantly, (3) justify the use of mixed methods in relation to research question, data requirements, theoretical grounding and research design. Hence, a detailed description of these issues are addressed in the following sections discussing research approach.

Another set of criticisms comes from Johnson and Onwuegbuzie (2004) pointing out that one weakness of pragmatism is that it allows only incremental change as opposed to fundamental, structural or revolutionary change. In addition, what is ‘workable’ can be vague if the researcher is not explicit and transparent enough concerning the procedures followed in the methodology.

To counter these criticisms, Bergman (2008) suggests the researcher uses a transparent research design. Therefore, the next section explains how the present study uses both an inductive and deductive approach in research design. Thereafter an explanation of using mixed methods follows.

### **5.3.2 Inductive vs deductive logic**

An important question the researcher needs to address at the stage of research design relates to theory. Bryman (2012, p.18) describes theory as “an explanation of observed regularities”. Sometimes theory is made explicit at the beginning of the research while

others discuss theory during the findings and discussions stage depending on whether the researcher is using a deductive or inductive research approach (Saunders et al. 2012).

**Deductive** research most closely resembles scientific research and the like of positivist philosophy. In deductive research, the researcher “draws on what is known about in a particular domain and on relevant theoretical ideas in order to deduce a hypothesis that must then be subject to empirical scrutiny” (Bryman 2012, p.21). Deductive research is usually carried out using quantitative research strategies. Saunders et al. (2012) suggest the following procedures for deductive research. First, based on an existing theory a hypothesis is derived to test relationships between two or more variables. In other words, a human phenomenon is reduced to variables that can be managed and controlled by the researcher (Greene 2012). Second, there should be explicit declaration of how the variables will be operationalised and measured. Third, it is followed by testing for relationships, the outcome of which is confirmation of theory or further modification. It is important to note that hypothesis statements must be falsifiable. That is, one contradictory observation is sufficient to prove the falsity of a theory (Walliman 2011).

In **inductive** research, human phenomena are accepted as a complex entities (Greene 2012). In contrast to a deductive approach, inductive research considers the contextual patterns of human experiences with an emphasis on understanding the lived experiences (Saunders et al. 2012; Greene 2012). The research process starts from themes derived from qualitative data that assist in making broad generalisations or contribute towards theory. Walliman (2011) suggests inductive research must have a sufficient number of observations that are repeated in different circumstances and conditions in order to contribute to the theory.

The present study, using pragmatism as philosophical lens, follows ‘**abductive reasoning**’ which allows the researcher “to move back and forth between induction and deduction” (Morgan 2007, p.71). Although traditionally researchers follow either an inductive or a deductive approach throughout their study, the use of both inductive and deductive approach is common in mixed methods research (Teddlie and Tashakkori 2009). That is, by using both quantitative (objective) and qualitative (subjective) methods at different stages, researchers are able to compare findings to improve the process of inquiry (Morgan 2007). Consequently, the current study, used a deductive approach in the quantitative stage for development of conceptual model and testing theory through proposed hypotheses. Thereafter, the qualitative stage attempts to find complimentary support for quantitative findings.

In the current study, the overarching theory is image formation theory. The proposed conceptual model (Figure 10) attempts to predict psychological factors influencing formation of Islamic destination image. The model also predicts behavioural consequences with respect to destination experience and evaluation. The constructs which represent antecedent factors and behavioural outcomes of destination image are derived from existing literature. The interrelationship between these variables are projected based on previous literature. The study then uses quantitative techniques to test the proposed relationships. To that end, this stage explains the deductive approach used in the present study towards contributing to testing of image formation theory in tourist decision-making processes.

The inductive stage of the present study explores the proposed conceptual model from a qualitative approach. Using short interviews as a qualitative method, the present study attempts to gain in-depth understanding of Muslim tourist behaviour in Islamic destinations. By analysing these qualitative data, this study attempts to determine whether they provide complementary support to quantitative results. Although Lincoln and Guba (1985) draw clear distinctions between quantitative and qualitative inquiry in terms of philosophical lens and research process, Morgan (2007) maintains that data obtained from one approach can be compared with the other if context and knowledge are relevant.

The researcher followed the principles of qualitative inquiry by Lincoln and Guba (1985) during the inductive stage. The researcher spent considerable time in the field to get acquainted with context of research. This includes: (1) travelling to Maafushi island and meeting with hotel managers; (2) meeting hotel managers in capital Male'; (3) meeting with tourist guides in capital Male'; (4) observing tourist behaviour in tourist islands; and (5) reading Muslim travel blogs. Although initially the interview questions were guided by literature and conceptual model, the final interview questions were restructured based on these field observations. Furthermore, interview questions were further modified based on first set of interviews and interactions with visiting tourists. Hence, the qualitative inquiry seeks to obtain additional factors and new insights that has not been identified in existing literature, for further understanding of the proposed conceptual model. The next section explains the research approach used in the present study.

#### **5.4 Research approach: Mixed methods research**

A research design involves making decisions regarding your research strategy, research choice and allocation of time in research process (Saunders et al. 2012). Generally, researchers in social science choose between three types of research design or research

approach: Quantitative research, qualitative research and mixed methods research (Table 20). The research design, whether qualitative or quantitative, dictates the manner in which the research is actually carried out (Sarantakos 2005), that is, it involves planning the research process and making decisions about how to practically carry out the study and how data will provide answers for research questions.

First, the difference between qualitative and quantitative methods is explained. Thereafter, follows justification for using mixed methods in the present study.

**Table 20**

*Dimensions of contrast among the three methodological communities*

<b>Dimension of Contrast</b>	<b>Qualitative</b>	<b>Mixed Methods</b>	<b>Quantitative</b>
Paradigms	Constructivism (and variants)	Pragmatism; transformative perspective	Postpositivism Positivism
Research question	QUAL research questions	MM research questions (QUAN plus QUAL)	QUAN research questions; research hypotheses
Form of data	Typically narrative	Narrative plus numeric	Typically numeric
Purpose of research	(Often) exploratory plus confirmatory	Confirmatory plus exploratory	(often) Confirmatory plus exploratory
Role of theory; logic	Grounded theory; inductive logic	Both inductive and deductive logic; inductive-deductive research cycle	Rooted in conceptual framework or theory; hypothetico-deductive model
Typical studies or designs	Ethnographic research designs and others (case study)	MM designs, such as parallel and sequential	Correlational; survey, experimental; quasi-experimental
Data analysis	Thematic strategies; categorical and contextualizing	Integration of thematic and statistical; data conversion	Statistical analyses; descriptive and inferential

Validity/trust worthiness issues	Trustworthiness; credibility; transferability	Inference quality; inference transferability	Internal validity; external validity
-------------------------------------	---	--	---

---

*Source:* Adapted from Teddlie and Tashakkori (2009, p.22).

#### **5.4.1 Quantitative Research**

Quantitative research in its purest form requires social science to be carried out in a manner similar to scientific research. Specifically, quantitative research should be conducted in a time- and context-free objective manner, and the real causes of social scientific outcomes must be determined with reliability and validity of data (Johnson and Onwuegbuzie 2004; Guba and Lincoln 1994). Hence, researchers follow well-established systematic procedures in collecting and analysing data (Smith 1983). Quantitative research has been advanced with sophisticated software enabling the researcher to handle large amounts of data and conduct sophisticated computations (e.g., IBM SPSS). As discussed earlier quantitative researchers usually assume a positivist position (Johnson and Onwuegbuzie 2004; Slevitch 2011; Smith 1983). Quantitative research usually collects numerical data (Teddlie and Tashakkori 2009) and involves limited or closed response questions (Sale et al. 2002).

In quantitative methods, the research purpose concerns verification of existing theory through testing of hypotheses (Creswell 2014; Neuman 2014). Quantitative methods typically involve surveys and experiments (Teddlie and Tashakkori 2009; Creswell 2014). Quantitative methods encourage probabilistic and larger samples than qualitative (Sale et al. 2002). Data analysis takes the form of statistical analysis using descriptive and inferential techniques. Quantitative methods are tested for quality through internal and external validity (Teddlie and Tashakkori 2009).

#### **5.4.2 Qualitative Research**

Qualitative researchers usually follow constructivism or interpretivism as a research philosophy with a view that there exists social construction of multiple realities (Johnson and Onwuegbuzie 2004; Sale et al. 2002). Qualitative methods take into account the researchers' interests, values and dispositions in conducting the study and discussion of reality (Smith 1983). Recent developments in software development also assist qualitative researchers (e.g., NVivo and Atlas.ti). Qualitative data are typically described in words as opposed to numbers. Data are often collected through open-ended questions or observations. The logic in qualitative research is inductive starting from data to contributing

towards theory development (Bryman 2012). As such the researcher attempts to identify patterns in observation of data (Patton 2002).

Qualitative inquiries use ethnography, case studies, narrative research, phenomenology and biography (Teddlie and Tashakkori 2009; Creswell 2014). Sampling method is mostly purposive because they are not meant to represent the larger population but, rather, provide important insights (Teddlie and Tashakkori 2009; Sale et al. 2002). Data analysis techniques include thematic and template analysis. Quality of data is shown through trustworthiness, credibility and transferability of study findings (Teddlie and Tashakkori 2009). That is validity is assured through the process of interpretation or description of findings (Smith 1983).

Proponents of a quantitative and qualitative approach (e.g., Guba and Lincoln 1994; Smith 1983) resist the combination of both methods based on the argument of “Incompatibility thesis” (Howe 1988). The main argument lies on the proposition that quantitative and qualitative methods follow contradictory assumptions concerning the nature of knowledge and how to obtain knowledge (Morgan 1998). Therefore, by mixing methods, researchers simply ignore the attached philosophical assumptions. For instance, positivism requires quantitative methods and constructivism needs qualitative methods. Counter to this view, Howe (1988) suggests a combination of quantitative and qualitative methods as a sound methodological approach.

Another criticism is that although mixed methods advocates for using both quantitative and qualitative, it gives dominance to quantitative over qualitative. In response, proponents argue mixed methods design options give ample opportunity for qualitative logic of inquiry (Greene 2006). Hence, the present study assumes mixed methods as an acceptable approach towards the research design.

#### ***5.4.3 Justification of using Mixed Methods Research***

Mixed methods is referred to as the third methodological approach in social and behavioural science where the “researcher mixes or combines quantitative and qualitative research techniques, methods, approaches, concepts or languages in a single study” (Johnson and Onwuegbuzie 2004, p.17). In other words, while different methods have different strengths and weakness, using a combination of methods will yield more productive results than using one method in a single study (Morgan 1998). Advancements in mixed methods research have been propelled with textbooks defending mixed methods



approaches (e.g., Greene 2007; Creswell 2014; Teddlie and Tashakkori 2009; Bryman and Bell 2015).

The main reason for selecting a mixed methods approach for the current study is that one method was insufficient to address the research problem. The aim of the study states:

“to investigate whether religion influences the Muslim tourist travel decision-making process in Islamic leisure destinations”.

Hence, by using mixed methods, the researcher aims to have a better understanding of the relationships between antecedent factors influencing Islamic destination image and resulting behavioural outcomes. Although quantitative methods will help to test the proposed relationships in the conceptual mode, qualitative inquiry will further strengthen the findings with complementary support. In addition, qualitative inquiry will help to gain an in-depth understanding of these relationships, with the possibility of identifying other elements that are important for this study.

In short, following Creswell (2014) the main approach in the current study is to first conduct a survey on a large sample of Muslim tourists for generalizable results and then follow-up with short interviews on a small sample for diverse perspectives on the research topic.

As a second justification, the main intent of mixing methods was *complementary*. Neuman (2014) and Greene et al. (1989) assert the importance of combining results from one method with *complementary* findings from another method. Hence, the current study first conducted a quantitative survey to test the relationships in the proposed conceptual model explaining the Muslim tourist decision-making process. The qualitative study with semi-structured interviews will assist in understanding the results of the quantitative study as complementary data. This technique of mixing methods is referred to as *explanatory sequential* mixed methods research (Neuman 2014; Creswell 2014). This technique of mixing is considered appropriate where the primary study is quantitative. As suggested by Creswell (2014), the quantitative study involved findings that are more generalisable, while the qualitative study helped to further understand diverse opinions of individual Muslim tourists.

The third reason for using mixed methods was *triangulation of methods* (Neuman 2014). Triangulation involves use of multiple methods in a single study, with the benefit of

comparing results related to a common research problem (Patton 2002). This process intends to improve the validity of results (Greene et al. 1989).

In short, using both exploratory questions in the qualitative stage and confirmatory questions in the quantitative stage (Teddlie and Tashakkori 2009) makes it more rich and comprehensive in understanding Muslim tourist behaviour. Some scholars argue against combining methods for complementary purposes (e.g., Sale et al. 2002). However, following Greene et al. (1989) and Morgan (1998), the current study combined quantitative and qualitative methods to assess the extent to which both methods support, or differ from, the theoretical propositions in the conceptual model.

#### 5.4.4 Strategy for combining methods

Having established justification for the use of mixed methods in the study, there remain two key decisions. (a) the strategy for combination of methods (Morgan 1998) and (b) issues related to analyses and reporting findings of both methods (Sale et al. 2002).

		<b>PRIORITY</b>	
		<i>Principal method:</i> <i>QUANTITATIVE</i>	<i>Principal method:</i> <i>QUALITATIVE</i>
<b>SEQUENCE</b>	<i>Complementary method: preliminary</i>	Qualitative preliminary  qual → QUAN	Quantitative preliminary  Quan → QUAL
	<i>Complementary method: follow-up</i>	<b>Qualitative follow-up</b> <b>QUAN-qual</b>	Quantitative follow-up  QUAL-quan

Source: adapted from Morgan (1998, p.368)

#### Figure 12: Combining mixed methods

As discussed earlier, the main intention of using mixed methods in this study is complementary. Morgan (1998) identifies four alternative options for combining quantitative and qualitative studies based on answers to two key issues: priority and sequence. Priority relates to which method is given priority as the principal means of collecting data. Irrespective of which method receives priority, sequence relates to the order of study. In the present study, quantitative survey is the primary means of collecting data to test the proposed conceptual model for Muslim tourist decision-making. Hence,

qualitative interview becomes the complementary study. As for sequence, the researcher first conducted a quantitative survey. This was followed by qualitative interviews. Hence, the design for mixing methods falls into the third quadrant of the model illustrating options for combining methods by Morgan (1998) (refer to Figure 12).

Finally, Greene et al. (1989) point out that at the reporting stage of complementary mixed methods, integrating quantitative and qualitative data during results analysis may be problematic. Hence, in the current study, the findings of qualitative and quantitative data are reported in separate chapters. These findings are then integrated in the discussion chapter.

#### ***5.4.5 Methodology used in literature on destination image and tourist decision-making process***

Evaluation of previous literature on destination image and tourist decision-making processes shows most studies use quantitative methods (refer to Appendix 1). This trend is similar to previous articles that reviewed methodologies in destination image studies (refer to chapter 2). That is, Gallarza et al. (2002) report most of the 30 articles were reviewed using quantitative methods. Tasci et al. (2007) observe an emergence of multi-stage scale development using mixed methods. Zhang et al. (2014) highlight the prevalence of quantitative methods in destination image studies.

As discussed in the literature chapter on destination image, the current study evaluated 47 articles examining the tourist decision-making process with respect to destination image construct. Hence, articles related to destination image scale development were excluded. In the review, dominance of postpositivism and quantitative methodology was observed in 38 studies. Only nine studies used a mixed method approach.

Among the studies using a mixed methods approach, a qualitative method was first used to develop a scale to measure destination image (e.g., Kock et al. 2016; Battour et al. 2014; Prayag and Hosany 2014). This was followed by a quantitative phase to test relationships between destination image and other variables. This sequence and combination of mixed methods is appropriate where qualitative methods are used to identify specific destination image attributes before testing for relationships with other constructs at the quantitative stage.

The objectives of this study did not require destination image scale development. Instead, the present study investigated the three stages of the tourist decision-making process in the context of Islamic leisure destinations. In this type of investigation, it is acceptable to use an existing scale for image measurement (e.g., Martín-Santana et al. 2017). This study then assessed whether Islamic religiosity influenced the tourist decision-making process. Hence, this study responds to the call by Jafari (2012), for researchers to consider the social context and reflexivity in understanding the Muslim consumer. That is, by using short interviews on Muslim tourists as a qualitative inquiry assessing whether they provide complementary support to quantitative findings.

## **5.5 Quantitative phase – The Principal Survey**

In order to find answers to the objectives of the current study, a quantitative survey questionnaire was conducted as the first stage of a mixed methods approach. The large scale survey questionnaire was used to collect data from Muslim tourists visiting the Maldives to be completed at the end of their visit. The questionnaire was designed using variables in the conceptual model (Figure 10) to test the hypotheses of the present study.

The next section explains the strategy used to collect data from visiting Muslim tourists using survey questionnaire. This is followed by an explanation of the sampling technique and questionnaire survey design. Thereafter, pilot testing of the survey questionnaire is explained.

### **5.5.1 Strategy for questionnaire survey**

Questionnaire survey is the most common type of data collection in tourism studies. Researchers frequently use structured questions as evident in review articles (e.g., Pike 2002; Tasci et al. 2007; Echtner and Ritchie 1993). It is a common method in 47 studies reviewed in the current study examining destination image (refer to Appendix 1). Similarly, questionnaire survey was the most frequently used method in measuring the influence of religion in consumer behaviour among the systematic literature review of 73 articles in the current study (refer to Appendix 2).

The current study used a questionnaire survey as the principal method of collecting quantitative data. The main purpose of the questionnaire survey was to test the relationships between constructs in the conceptual model (refer to Figure 10). The unit of analysis was Muslim tourists visiting the Maldives.

It was important to collect data from a sample of Muslim tourists in order for inferences to be made concerning the behaviour of Muslim tourists visiting the Maldives (Creswell 2014). With this in mind, the researcher considered a number of options for conducting survey research (refer to Table 21).

**Table 21**

*Types of survey techniques*

Type of survey	Main advantages and disadvantages
Mail and self-administered survey	<p>Advantages:</p> <ul style="list-style-type: none"> <li>• Lower costs in terms of personnel and costs of administration</li> <li>• Can reach large or dispersed geographic area</li> <li>• Participants choose a convenient time to complete</li> <li>• Participants can remain anonymous</li> <li>• No interviewer bias</li> <li>• Usually a high response rate</li> </ul> <p>Disadvantages:</p> <ul style="list-style-type: none"> <li>• Problem with incomplete surveys</li> <li>• There can be delay in receiving completed surveys</li> <li>• Impossible for participants to ask for clarity</li> <li>• Cannot ask complex questions</li> </ul>
Telephone survey	<p>Advantages:</p> <ul style="list-style-type: none"> <li>• Can collect data in a short time</li> <li>• Can reach dispersed geographic areas or even participants in different countries within a short time frame</li> <li>• Interviewer can ask additional questions to clarify responses</li> </ul> <p>Disadvantages:</p> <ul style="list-style-type: none"> <li>• Can be costly to administer</li> <li>• Language can be barrier across borders</li> <li>• There can be interviewer bias</li> </ul>
Face to face interview	<p>Advantages:</p> <ul style="list-style-type: none"> <li>• Suitability for complex questions, main advantage over other techniques</li> <li>• Can use different forms of verbal, nonverbal and visual aids in collecting data</li> </ul> <p>Disadvantage</p> <ul style="list-style-type: none"> <li>• Usually costly to administer</li> <li>• High propensity for interviewer bias</li> </ul>
Online surveys	<p>Advantages</p> <ul style="list-style-type: none"> <li>• Web-based or email surveys are quick and inexpensive to collect data in a short time</li> </ul>

- Can use interactive techniques to engage the participant in the survey

Disadvantage:

- Difficult to reach specific group of participants

---

*Source:* Adapted from Neuman (2014) and Jennings (2001)

A number of issues were faced when collecting data from Muslim tourists visiting the Maldives. As a preliminary step, the researcher visited a number of travel agents, city hotels in the capital, Malé, and guest houses in local islands. Furthermore, email requests were sent to tourist resort islands in the Maldives introducing the research project and inviting participation in the research. The researcher introduced the project as part of collecting data for a PhD thesis and that information needed to be collected from Muslim tourists in the hotel or resort or who had recently visited the Maldives.

The general concern was that tourist resorts and travel agents were unable to provide contact details of tourists who have visited the Maldives. In addition, there was reluctance by hotel managers in asking guests to participate in a survey while they were on vacation. The suggestion to keep the questionnaire in the hotel room was declined due to concern of invading guests' privacy. However, most hotels agreed to keep a survey questionnaire in the hotel reception for completion if guests wished to do so.

The researcher also contacted tour guides operating in the capital, Malé. Four tour guides expressed their willingness to help in the research. The arrangement was that when a tourist who appeared as a Muslim visited Malé on a day tour of the capital island, the tour guide was to contact the researcher. The meeting place was usually during the time the tourists sat down for lunch in a restaurant. This method was useful as some tourists showed support to participate in a survey on Muslim tourists. However, the number of Muslim tourists visiting Malé for a city tour was very few given the wet weather conditions during the period of data collection.

Given these limitations in reaching Muslim tourists, due to lack of access to contacts of Muslim tourists who have visited the Maldives through tourist resorts and travel agents, mail questionnaire and telephone interview was not an option.

As there was limited time for the researcher to collect data, help was sought from the government of the Maldives. The researcher proposed the project as an important project for understanding Muslim tourists for tourism planning and promotion as well as policy

development. The researcher communicated with the Ministry of Tourism, National Bureau of Statistics, Maldives Marketing and Public Relations Corporation (MMPRC), and Maldives Airports Company Ltd (MACL). Eventually, special permission was given for a limited time, for the researcher to collect data from Velana International Airport, Maldives, including duty free area and departure terminals.

Given the limited time to collect data (six weeks) and the researcher as the only available resource to engage in collecting data, questionnaire survey and face-to-face interview were selected as appropriate and practical for the study.

In short, the researcher used structured questionnaire survey as a cross-sectional study for Muslim tourists visiting the Maldives. The main approach for collecting data for the survey questionnaire was Velana International Airport in Hulhumalé by the researcher in person. However, questionnaires were emailed to three tourist resorts, that were willing to support the study by printing the questionnaire and asking guests at check-out whether they wanted to participate. Furthermore, the research was supported by 30 guesthouses on local islands (mainly Maafushi island) that were willing to ask their guests to participate in the questionnaire survey. In addition, an online version was used for one month using a Survey Monkey paid package and promoted through Facebook invitation for survey participation. Although online survey has been widely encouraged in social research (Nesbary 1999; Sue and Ritter 2011) the current study did not receive any returns for online survey.

One of the disadvantages of survey questionnaire is return of incomplete documents (Neuman 2014). This was a problem in the current study, especially with questionnaires received from tourist resorts. The researcher could not send it back to the resort as the tourist would have already left. Even with the questionnaires the researcher collected personally, there were problems of missing data. However, the presence of the researcher helped in responding to clarifications of respondents at the airport.

The second obstacle was observed to be literacy, also highlighted by Neuman (2014) as a disadvantage. Within the first few days of commencing data collection, it was evident that an Arabic and Turkish translation of the questionnaire would make it more legible for native speakers of these languages. Hence, a translation was provided in these two languages in addition to the original, English language, questionnaire. A fourth language would have been French as several Muslims from France and other European countries also visited. However, the researcher was unable to provide a translation. For some respondents, the researcher was asked to read the question and complete it on behalf of the tourist due

to literacy issues. The researcher, being able to speak Hindi, helped in clarifying the meaning of some questions to tourists from India who were not fluent in English.

Hence, having decided on survey questionnaire as the quantitative method, the selection of survey participants is explained next.

### **5.5.2 Sampling process**

A population for a research study comprises of all possible study subjects that can be investigated for the research project (Jennings 2001). The population of the current study comprised of international Muslim tourists who completed a visit to the Maldives. Locals and foreigners staying in Maldives on work visas were excluded. The researcher also excluded those who visited purely for business purposes and did not spend a holiday in a tourist resort or guest house as an extension of their stay.

The researcher could not determine the total population for this study. According to the Maldives Statistical Year Book (2017), the total number of tourists who arrived during 2016 was 1,286,135. The number of tourists who arrived from Muslim majority countries, according to the Statistical Year Book, is illustrated in Table 22. Since there is no record of Muslim tourists who visit the Maldives annually, the researcher was unable to quantify the actual size of this population. However, this table gives an idea for achieving representativeness in sample selection.

**Table 22**

*Tourist arrivals from Muslim majority countries to Maldives in 2016*

<b>Country</b>	<b>Tourist arrival in 2016</b>
Turkey	10,091
Indonesia	4,886
Malaysia	16,185
Kuwait	4,215
Lebanon	2,258
Saudi Arabia	21,964
United Arab Emirates	8,045
Other Middle East	14,848

*Source:* Statistical Yearbook (2017) published by National Bureau of Statistics, Maldives.



Once the population for a research study has been defined, it is important to select a sample to investigate this population. This is because studies cannot usually investigate the entire population (Punch 2013). A sample is a segment of population selected for investigation in the research study (Bryman 2012). Researchers choose between two alternative methods of sampling: probability or random and non-probability or non-random (Taheri et al. 2014; Sarantakos 2005). Probability sampling is a technique where each unit is equally likely to be selected (Sarantakos 2005) and therefore is statistically representative of the population (Taheri et al. 2014). Non-probability samples are selected based on predefined characteristics based on the research study and, therefore, representativeness of the population cannot be determined statistically (Taheri et al. 2014). However the sample shall still reflect the population (De Vaus 1986). Refer to Table 23 for sampling techniques.

Given the limited time to collect data (the permission to collect data from the airport was six weeks), unavailability of list of tourists visiting Maldives and limited resources (the researcher as the sole collector of data), a convenience sampling technique was seen as appropriate for this research. A convenience sampling technique allows the researcher to collect as many questionnaires as possible from all Muslim tourists who volunteer to participate in the survey. One issue pointed out by Jennings (2001) in convenience sampling, is that the researcher maybe biased in approaching a particular profile of tourist(s) which the researcher is comfortable with. In the current study, the researcher was aware of this possibility of bias and attempted to approach all types of tourists who appeared to be Muslim. Furthermore, scanning questions such as (a) whether the participant is a Muslim and (b) whether they are tourists, locals or expatriates, helped to screen participants.

**Table 23**

*Sampling Techniques*

Key sampling techniques		Description
Probability sampling	Random sampling	Each unit is equally likely to be selected; geographically concentrated; however, this technique cannot be used in present study as it requires an easily accessible sample.
	Systematic sampling	Units are selected at equal intervals from sampling frame. Researcher must ensure list do not include periodic patterns. Selection of first unit influences subsequent selections. A list of

		units (e.g. tourists) must be available to use this technique
	Stratified random sampling	Population is divided into relevant and significant strata; is more representative; takes longer time. This technique requires access to list with details of participants before collecting data.
	Cluster sampling	Population is divided into distinct groups or clusters. Clusters are then selected randomly. Data is collected from all members within a cluster.
Non-probability sampling	Quota sampling	Researcher sets quotas for each category that reflects population. Costs less and can collect data quickly
	Purposive sampling	Units with most potential to provide data to answer research questions are selected based on judgment by researcher. Usually practised in qualitative research.
	Snowball sampling	Snowballing is an effective technique to collect data from participants in informal or formal networks that are otherwise difficult to gain access or identify. The first few participants that meet selection criteria, provides contacts for subsequent participants. Hence, it takes prolonged amount of time to contact participants.
	Convenience sampling	Selection of participants that are easily accessible until an adequate sample size is achieved. Can be used where there is little variation in population.

---

*Source:* De Vaus (2007); Saunders et al. (2012); and Bryman (2012)

### ***5.5.3 Reflectiveness of population in the sample and sample size***

Since convenience sampling technique is a non-probability sampling technique, there is no consensus on what is an adequate sample size to reflect the population (Saunders et al. 2012). Instead, more attention needs to be given to compatibility concerning the actual selection process of survey participants and research purpose (Saunders et al. 2012). Another factor is determining an appropriate sample size for valid statistical analysis (Taheri et al. 2014). De Vaus (1986) illustrates a table of sample sizes which indicates the required sample size with corresponding sampling error. Generally, the standard error

decreases with increase in sample size (De Vaus 1986). Hair et al. (2014) also suggest that large sample sizes give greater power in statistical tests.

Therefore, the current study aimed at collecting 1,000 questionnaires. Since no statistical data is available on the actual number of Muslim tourists visiting the Maldives, 1,000 is considered as an adequate sample size. That is, even if all tourists who visited the Maldives in 2016 (1,286,135 to be accurate) were Muslims, an ideal sample size would be 384 (Sarantakos, 2005, p.173). Furthermore, the representativeness of the sample depends on whether they share the same characteristics as the population (Easterby-Smith et al. 2012). Since the current study selected participants from actual population, representativeness is somewhat assured. Explanation of the procedure used in selecting survey participants follows.

The first challenge was identifying Muslim tourists who had completed their stay in the Maldives. To identify Muslim tourists, the first step was to target passengers taking flights to Islamic destinations. Next, the researcher observed from a distance for clues as to whether the tourist was a Muslim or non-Muslim. It was easier to point out clues of being a non-Muslim than a Muslim from signs such as:

- a cross as a pendant
- visible tattoos
- Buddhist wrist string
- Sindoor (mark on forehead for Hindu followers)
- Gold necklace worn by men (usually seen as a taboo in Islam)

This technique ensured that research participants were not limited to those who physically appeared as religiously Muslim.

Second, to ensure representativeness of population, the researcher used flight schedules to check destinations and flight times for Muslim tourists. From the information provided by Maldives Airports Company staff, and observations by the researcher, the following flights to Islamic countries carry most Muslim tourists from Velana International Airport: Saudi Arabian Airline; Emirates; Qatar Airways; Etihad Airways; Malaysian Airlines; Air Asia; Oman Air; and, Turkish Airlines (Table 24).

As illustrated in Table 24, the flight schedule for departure flights of Muslim tourists were spread out across the week as well as throughout the day. For instance during the six weeks

of data collection, a typical day started at 6:30 am to collect data from tourists travelling from Emirates and Qatar Airways flights. Usually during mid-day the airport was quiet until 3:30 pm. Afterwards tourists start arriving for Emirates flights to Dubai. The data collection continued until 10:30 pm. However, the researcher was able to collect the most number of questionnaires on Saturday and Wednesday when there are Saudi Arabian Airlines flights to Jeddah. In short, this study ensured that most Muslim tourists who visited Maldives between 18<sup>th</sup> April to 30<sup>th</sup> May 2016 would have been invited to participate in the questionnaire survey. Although tourists who travelled in other flights were included, the majority of the survey participants would represent tourists who travelled in the flights mentioned in Table 24.

**Table 24**

*Departure Flight schedule to Islamic destinations from Velana International Airport , Summer 2016*

<b>Airline</b>	<b>Destination</b>	<b>Sun</b>	<b>Mon</b>	<b>Tues</b>	<b>Wed</b>	<b>Thur</b>	<b>Fri</b>	<b>Sat</b>
Saudi Arabian Airlines	Jeddah				09:45			9:45
					16:00			16:00
Emirates	Dubai	09:10	16:30	09:10	9:10	9:10	9:10	9:10
		11:00	21:35	11:00	11:00	11:00	11:00	11:00
		16:30	23:00	23:00	16:30	16:30	16:30	16:30
		23:00			23:00	23:00	23:00	23:00
Etihad	Abu Dhabi	19:40	19:40	19:40	19:45	19:40	19:40	19:45
			20:35	20:35				
Qatar	Doha	10:15	10:10	10:10	10:15	10:15	10:15	10:15
		20:20	19:30	19:30	20:20	20:20	20:20	20:20
				20:20				
Malaysian Airlines	Via Colombo to Kuala Lumpur		21:00	9:25	9:25			
				15:30	15:30			
				21:00				
AirAsia	Kuala Lumpur			20:55		20:55		20:55
Oman	Muscat	9:40	09:40	15:20				9:40
		15:20						15:20
Turkish Airline	Istanbul	13:20	12:05	13:20	15:20	13:20	13:20	13:20
		22:45	22:45	22:45	21:45	22:45	22:45	22:45

The third task was inviting tourists to participate in the survey. The researcher first observed the routine movements of tourists in the airport to identify an appropriate time to approach

and invite participation. A domestic flight operations manager, (name not mentioned for confidentiality) informed the researcher that they bring tourists to the airport three to four hours prior to flight time because domestic flights have particular times that they can fly from tourist resort to airport. According to the operations manager, these tourists would have plenty of time to engage in a survey. Some airport duty-free staff and restaurant operators also informed the researcher about the most appropriate times to approach tourists. Soon the routine of tourists in the airport became apparent. After arrival and check-in, tourists head for the duty free during which time they do not want to be disturbed. Afterwards tourists choose to have a coffee or a meal in a restaurant in the airport. The researcher observed tourists waiting at their table after their meals, sipping coffee in their own time. This was the point when the researcher approached tourists and invited participation. Likewise, flights were occasionally delayed and once in the departure terminal, tourists were quite willing to participate in the survey. Meanwhile, tourists who arrived early, had to wait outside in cafes or restaurants as they could not enter the airport before their check-in time. These tourists were also supportive in participation.

Moreover, it has become common practice in tourism studies to collect data from visiting tourists at the airport (e.g., Stylos et al. 2017; Sun et al. 2013; Albaity and Melhem 2017; Lee et al. 2014). Studies using this technique are able to reach a larger sample size compared to alternative approaches (refer to Appendix 1). Other venues in destination image and tourist behaviour studies include public places such as shopping malls, cafes, and restaurants (e.g., Martín-Santana et al. 2017; Hallmann et al. 2015; Lin et al. 2007).

Using the procedures mentioned above, the current study collected 1,038 questionnaires from visiting Muslim tourists. After exclusion of incomplete questionnaires and discounting for missing data, 961 questionnaires were used for statistical analysis. Descriptive profiles of survey participants are reported in the quantitative results chapter (chapter 6). The sample represented 47 different nationalities where the majority were from Saudi Arabia (23%), followed by UAE (9.1%), UK (8.6%), Malaysia (7.9%) and Pakistan (4.9%). Hence, compared to Table 24, the sample claim to represent the Muslim tourist population who visited the Maldives during 2016.

#### **5.5.4 Questionnaire survey instrumentation**

The questionnaire survey was designed as a self-administered questionnaire, which was primarily handed over to Muslim tourists by the researcher. Once completed the tourist

returned the questionnaire to the researcher. This technique ensures high response rate, accurate sampling and reduced interviewer bias (Oppenheim 2000).

Attention was given to questionnaire design and length to make it attractive and easy for participants to follow (Sarantakos 2005). Based on the pilot study (section 5.5.5) it was clear that participants tend to score questions related to the same construct such as satisfaction, with the same score assuming they were related. To avoid this problem, questions were mixed between constructs in the final questionnaire. The questionnaire took approximately 10 minutes to complete.

A number of suggestions have been advised concerning the wording of questions in a questionnaire (Robson 2011; De Vaus 1986)

- use of simple language to avoid jargon
- ask short questions clearly
- avoid double barrelled questions (two questions embedded in a single question)
- do not phrase questions negatively
- ask questions to which the participant is able to answer or have adequate knowledge
- will the words have same meaning for all respondents
- avoid prestige bias
- remove ambiguity in sentence structure
- ensure clarity in frame of reference in the questions
- do not force opinions from respondents
- choose between personal and impersonal wordings as appropriate
- do not ask for unnecessary and objectionable details which are not required
- avoid prior alternatives

Most of the questions in the questionnaire were close-ended questions related to measurement constructs in the proposed conceptual model. Using close-ended questions: (a) helps to collect information quickly; (b) does not require excessive writing; (c) incurs low costs; (d) is easy to process data and compare results; (e) is ideal for testing hypotheses; and (f) does not require much skill in collecting data (Oppenheim 2000).

Regarding the questionnaire layout, the first part introduced the researcher and the survey as part of a doctoral research thesis followed by the aim of the study. Participants were assured of their anonymity concerning the publication of any reports. The researcher's

email address was provided for respondents who wished to email completed questionnaires. A screening question was included asking confirming whether participants were Muslim. The questionnaire consisted of eight parts.

The first seven parts of the questionnaire measured the constructs in the conceptual model: prior knowledge; involvement; cosmopolitanism; destination image; satisfaction; loyalty; and, religiosity. The final part collected personal information from the respondent for demographic profiling. These questions asked about gender, age, level of educational qualification, marital status, income status, and nationality. The last question asked where the tourist stayed. This question helps to capture tourists who stayed in tourist resorts as well as guesthouses on local islands, so the sample reflects characteristics of target populations. The current study received full ethics approval by the Ethics Committee of Heriot-Watt University to conduct the research, confirming ethical issues have been protected. The operationalisation of constructs in the survey questionnaire are explained next.

#### **A. Prior Knowledge**

Prior knowledge was measured as a formative construct based on Kerstetter and Cho (2004) and Taheri et al. (2014). As discussed in the literature, prior knowledge was operationalised as a formative construct with three dimensions: past experience, familiarity and expertise. Past experience questions asked respondents to indicate whether they had visited the Maldives before and to indicate the number of previous visits. Familiarity was measured with the question: “Prior to choosing Maldives for your vacation, how familiar were you with the Maldives as a tourist destination?” Familiarity was measured using a seven-point Likert scale from 1 (not at all familiar) to 7 (very familiar). Finally, to measure expertise, respondents were asked to indicate the extent of their knowledge and expertise about the Maldives measured on a seven-point Likert scale between 1 (very low) to 7 (very high).

#### **B. Involvement**

As discussed in the literature on involvement, despite the widely accepted multidimensionality of involvement construct, the characteristics of these dimensions and their applicability remains subject to much debate. Hence, single-facet measures of involvement are also preferable in tourism studies. Therefore, the present study measured involvement based on Lu et al. (2015), who operationalised involvement as having three

items based on the hedonic/pleasure perspective. Involvement was measured on a seven-point Likert scale from 1 (strongly disagree) to 7 (strongly agree).

### **C. Cosmopolitanism**

Cosmopolitanism was operationalised based on Cleveland et al. (2013) which consisted of four items measured on a seven-point Likert scale, from 1 (strongly disagree) to 7 (strongly agree). This scale has been tested and validated across eight countries in another study (Cleveland et al. 2009).

### **D. Destination image**

Destination image was measured as a multidimensional and higher order construct based on Prayag and Hosany (2014). The original scale consisted of five dimensions: (a) Customised activities and amenities; (b) destination accessibility; (c) luxury services, people and reputation; (d) luxury shopping and dining experience; and (e) culture and weather. The scale was used by Prayag and Hosany (2014) to measure destination image of Paris from the perception of Muslim tourists in Dubai. The current study made some modifications to the wordings of items to make it more suitable for the Maldives and was measured on a seven-point Likert scale.

### **E. Satisfaction**

As discussed in the literature, instead of measuring as a single item scale, several studies in recent literature suggest measuring *overall tourist satisfaction* using multiple items (e.g., Žabkar et al. 2010; Chen and Phou 2013; Sun et al. 2013) which allows testing for reliability and validity of scale. Hence, tourist satisfaction was measured using three items from Lee et al. (2014) measured on a seven-point Likert scale from 1 (strongly disagree) to 7 (strongly agree).

### **F. Loyalty**

Loyalty was measured as a higher order and multidimensional construct. In review of 66 previous studies, Zhang et al. (2014) determined that loyalty can be measured based on behavioural, attitudinal or composite loyalty. The most common approach to operationalise behavioural and attitudinal loyalty in tourism studies was ‘visit/revisit intention’ and ‘willingness to recommend’ (Zhang et al. 2014). Hence, the current study operationalised



loyalty as two dimensions: behavioural (two items) and attitudinal (two items) measured on a seven-point Likert scale, based on Zhang et al. (2014).

### **G. Religiosity**

The final construct was religiosity as a moderating construct. As recommended in the literature by Mathras et al. (2016) and Saroglou (2011) religiosity was measured as a multidimensional construct consisting of four dimensions: Religious belief; religious practice; religious value; and religious community attachment. Religious belief (10 items) and religious practice (three items) dimensions were operationalised based on Cleveland et al. (2013). Religious value was operationalised based on Sood and Nasu (1995). Sood and Nasu (1995) propose a multi-item scale to measure religiosity consisting of nine items related to: personal activity (religious practice); religious values; self-evaluation of religiosity; and religious belief. Hence, the current study used the second and third item in the scale of Sood and Nasu (1995) which represents religious values: ‘Spiritual values are more important to me than material things’ and ‘religious people are better citizens’. The final dimension was religious community attachment which was operationalised based on Mathras et al. (2016). Religious community attachment was operationalised as a single item: ‘I have a strong sense of belonging to my own religious group’. All items were measured on a seven-point Likert scale from 1 (strongly disagree) to 7 (strongly agree).

#### **5.5.5 Pilot testing**

It is generally recommended to conduct a pilot test of the final questionnaire survey before commencing data collection (Sarantakos 2005; Saunders et al. 2012). As a preliminary step, expert opinion was sought from supervisors and fellow researchers familiar with questionnaire in order to make it shorter in length. Some changes were made to design and layout so that it was easy to follow through the questions and items related to the questions. After these modifications, the questionnaire was tested on 10 tourists due to time limitations. At this stage recommendations were given to include descriptions of what the items were asking in destination image scale. Hence, descriptions of attributes customised for the context of the Maldives were included. It was found in the pilot test that some respondents took longer than 10 minutes to answer the questionnaire. The final questionnaire is illustrated in Appendix 3.

## **5.6 Qualitative phase: Semi-structured interview**

Qualitative techniques of collecting data include naturalistic studies, observation, textual analysis and interviews (Kvale 1994). The current study choose to conduct a semi-structured interview as the qualitative method of data collection, explained in the following section. Thereafter, a reflection of the researcher is outlined. Afterwards, the process used to conduct the interview and collect data is explained. A brief overview of the pilot testing stage follows. Thereafter, template analysis is introduced as the technique for qualitative data analysis in this study.

### **5.6.1 *Semi-structured interview***

Interview is one of the most common techniques of collecting data in qualitative social research, mainly because of its many forms (Bryman 2012; Robson 2011). The purpose of conducting an interview is defined as “to gather descriptions of the life-world of the interviewee with the intention of interpreting the meaning of the described phenomena” (Kvale 1994, p.149). Interviews help to collect valid and reliable data to provide answers for research questions and, consequently, achieve the objectives of the research study (Saunders et al. 2012). Generally, interviews are differentiated as structured, semi-structured or unstructured (Fontana and Frey 1994; Saunders et al. 2012). Structured interviews use predefined and identical questions, with limited response, asked in the same order to each respondent. Semi-structured interviews have a list of themes from which to ask questions and give some degree of flexibility compared to structured interviews. In other words, questions can be omitted, there can be changes in order of questioning and the interviewer can ask additional questions. An unstructured interview is the exact opposite of a structured interview, where in-depth inquiry of a specific area is given attention instead of priority to predefined questions. In unstructured interviews, the interviewee is given the freedom to engage in in-depth conversation while the role of the interviewer is to guide the conversation within the specified area of study.

Along this continuum, interviews can take several forms such as focused interview, semi-standardised interview (semi-structured), problem-centred interview, expert interview, ethnographic interview and online interview (Flick 2014). While different types of interviews have been identified (see Bryman 2012; Sarantakos 2005; Robson 2011), choosing an appropriate technique largely depends on the objective of research inquiry and context or setting (Fontana and Frey 1994; Punch 2013).

The main purpose of using semi-structured interviews in the current study is to obtain subjective knowledge of interview participants to gain an in-depth understanding of concepts and relationships proposed in the conceptual model.

There are several advantages of conducting a semi-structured interview. Semi-structured interview is flexible and allows capturing multiple realities by not following a rigid set of questions. Hence, it is an ideal technique to collect in-depth data regarding *attitudes*, *belief* and *values* of tourists (Jennings 2001; Robson 2011; Gilbert 2012). Specifically, non-verbal cues from respondents make inquiry more meaningful by indicating an agreement or disagreement with the ongoing conversation (Robson 2011). Semi-structured interviews allow clarifications of data to be made without affecting the quality of data being collected. This, in turn, makes the data rich and comprehensive in gaining an in-depth understanding of the conversation (Robson 2011). In semi-structured interviews, researchers can make adjustments to interview questions to adapt the level of understanding of the interviewee (Gilbert 2012).

One of the disadvantages of semi-structured interviews arises from involving different researchers for data collection, where data may not be comparable (Jennings 2001). In the current study, the researcher alone engaged in collecting interview data, so this problem is not relevant.

Second, the flexibility of semi-structured interview can lead to loss of direction as the interviewer has little control (Jennings 2001). To address this issue, the current study used guiding questions and themes to frame the conversations between the interviewer and interviewee. Third, collecting rich and comprehensive data is usually time consuming for participants (Robson 2011). Some tourists declined to participate in interview because of this single factor. Tourists were also reluctant to participate when they became aware the study involved inquiry related to religion. On another note, the researcher was aware that participants may describe behaviour and attitudes consistent with the self-image they would like to portray (Gilbert 2012). Apart from these points, an extensive review of common critiques of interview technique and plausible answers have been addressed elsewhere by Kvale (1994), discussion of which is beyond the scope of this PhD thesis.

Having decided to use semi-structured interviews for the qualitative stage, the next task involved collecting data. Given the interaction of the researcher with research participants in collecting and meaning-making of qualitative data, it is important to first give a brief background of the researcher. Thereafter, the data collection process is explained.

### **5.6.2 *Researcher's role***

I was born in Republic of Maldives (a 100 per cent Muslim country) and raised in a religiously moderate family. Since all Maldivians are Muslims, the practice of religious obligations such as the five daily prayers and fasting during Ramazan are part of the cultural heritage. Given this background, I have also been blessed to travel around the world on various occasions. My pursuit of higher studies have taken me to Australia during my undergraduate and postgraduate studies. Likewise, the combination of thrill and business ventures have taken me to explore very different cultures such as Thailand, Malaysia, Sri Lanka, India, Turkey, Singapore, and China. Some of these destinations are quite familiar and frequently visited making it easy to get around. Other destinations are unfamiliar and require much planning and research about the country both before and during the visit. I have also worked in tourist resorts during holiday breaks in my high school studies. During my travel experiences, I always observe and reflectively think about tourism in these different cultural settings.

Hence, during the interviews, I keep reflecting on my travel experiences and myself as a Muslim when listening to interview participants. As a novice researcher, I tried to refrain from expressing my personal opinions specifically on religious matters during the conduct of the interview. Despite my previous travel experiences, the diverse cultural perspectives and viewpoints expressed by interview participants were always refreshing. Interview participants seemed more willing to participate when they knew that the researcher was a PhD student. The situation would have been different if the project was commercially oriented or otherwise.

Again, being a novice researcher, the primary supervisor maintaining constant contact with the researcher during the six-week data collection was very useful in giving confidence about data collection and converting the interviews with tourists into meaningful conversations.

Finally, steps were taken to protect the rights of the interview participants by completing full ethical approval for the project from the Ethics Approval Committee of Heriot-Watt University. In addition, extra caution was taken in handling the recorded interviews in secure files and maintaining anonymity in quoting interview excerpts.

### **5.6.3 Interview data collection process**

In planning for interview data collection, Miles and Huberman (1994) recommend to consider (a) the place where interview will be conducted, (b) the interview participants, (c) actions observed, and (d) the process of events by the actor in the context. With this in mind, the following explains the data collection procedures used in the current study.

As an exploratory research, semi-structured interviews were conducted between April to May 2016 with Muslim tourists who had completed their visit to the Maldives. As mentioned in the quantitative phase, special permission was granted for the project with a pass to collect data from Velana International Airport, Maldives. The majority of the interviews were conducted at cafes and restaurants in and outside Velana International Airport, Maldives. Some interviews were conducted in tourist hotels.

#### **A. Sample size and selection technique**

The target sample was Muslim tourists who had completed their visit to the Maldives. The researcher selected participants who: (a) identified themselves as Muslim tourists; (b) had sufficient time prior to their departure; and (c) were fluent in the English language. Similar to the quantitative stage, locals and foreigners with work permits were not included. Likewise, tourists who came on short business trips and did not declare themselves as spending a vacation in a tourist resort or hotel were not included in the study.

As explained earlier in the quantitative phase, most tourist resorts and hotels did not allow the researcher to approach guests during their vacation. The researcher did attempt to recruit interview participants through personal networks of friends who might know of a Muslim tourist who had recently completed their stay. Five participants were recruited in this manner from Pakistan and Malaysia. Only one interview was adequate to be included in the data analysis. The rest of the interview data were weak due to participants' lack of English language literacy. The rest of the participants were recruited from Velana International Airport.

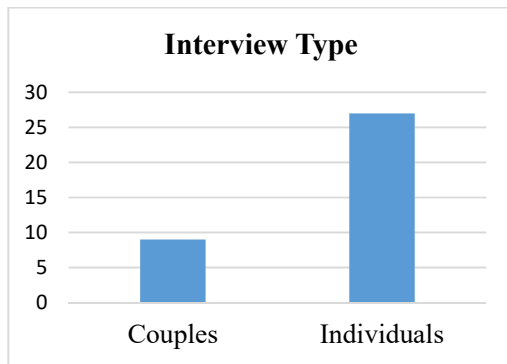
For sampling, qualitative researchers usually use non-probabilistic techniques such as purposive, snowballing, and theoretical sampling (Sarantakos 2005). The current study used a purposive sampling technique. Purposive sampling is a common approach in qualitative interviews in tourism studies (Pike 2003; Hankinson 2005; Wang et al. 2013). In contrast to convenience sampling, purposive sampling can be used to obtain a variety of

tourist experiences (Hankinson 2005). Therefore, by using a purposive sampling technique, tourists who had sufficient time for an interview were selected. Usually, these tourists sit relaxed outside the airport, in a café or restaurant. Sometimes, the guides that accompanied the tourist from the tourist resort to the airport, help the researcher identify guests who might have plenty of time before they go inside for check-in. Second, an initial conversation with the tourists reveals whether they have reasonable fluency in English. Although the survey in the quantitative stage was conducted in three languages (English, Arabic and Turkish), the interview was conducted in English only.

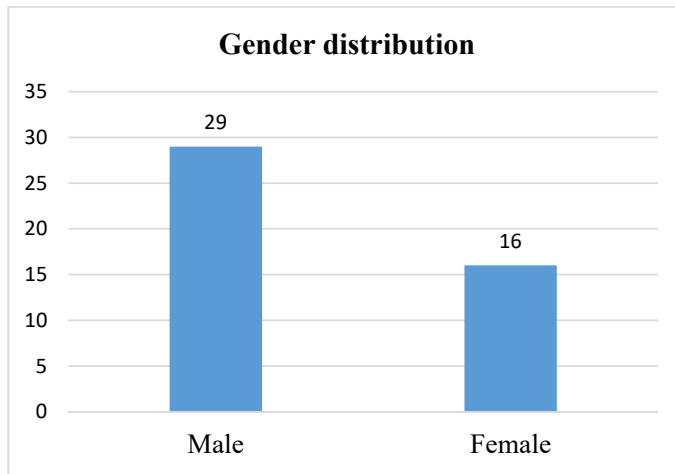
As for the question regarding number of tourists to be interviewed (sample size), grounded theory supports the idea and justification of *saturation* (Kvale 1994; Glaser and Strauss 1967). *Theoretical saturation* occurs when no further themes or data contributing to a category are obtained by additional interview participants (Glaser and Strauss 1967). Hence, from the initial stage, the researcher recorded and transcribed selected interviews for monitoring data. When the researcher observed that new knowledge was only marginal with additional interviews, the number of interview participants were considered sufficient.

## **B. Profile of interview participants**

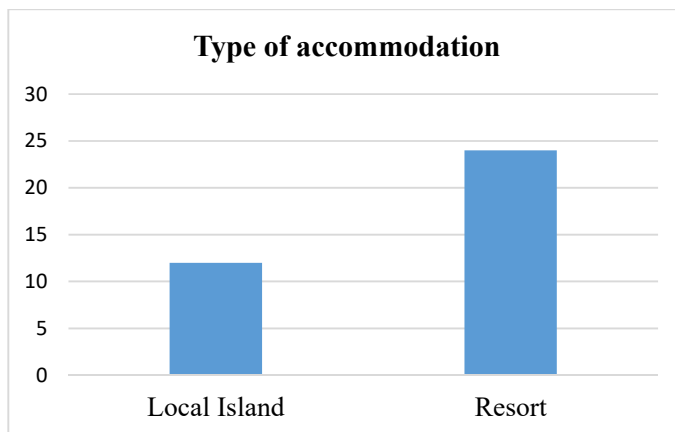
Eventually, 36 interviews were conducted using semi-structured interviews on Muslim tourists (Table 25). This included 27 interviews with individuals and nine interviews with couples (Figure 13). Couples were interviewed together if both were willing to participate. In fact, interviews with couples together had a group effect where the conversation seemed to be more lively (Gilbert 2012). Pseudonyms were used for anonymity of identification. There were 29 male and 16 female participants (Figure 14). While many Muslim tourists visit as couples, most informants preferred that the researcher interview only the male. Thirteen informants stayed in local islands while 32 stayed in a tourist resort island during their stay (Figure 15). Informants represented 15 nationalities (Figure 16). Most of these informants came predominantly from Muslim countries such as Saudi Arabia, Malaysia and Pakistan. Most of the informants aged between 26-5 (Figure 17). A possible reason for this demographic profile is that the Maldives is a popular honeymoon destination and attracts young Muslim couples.



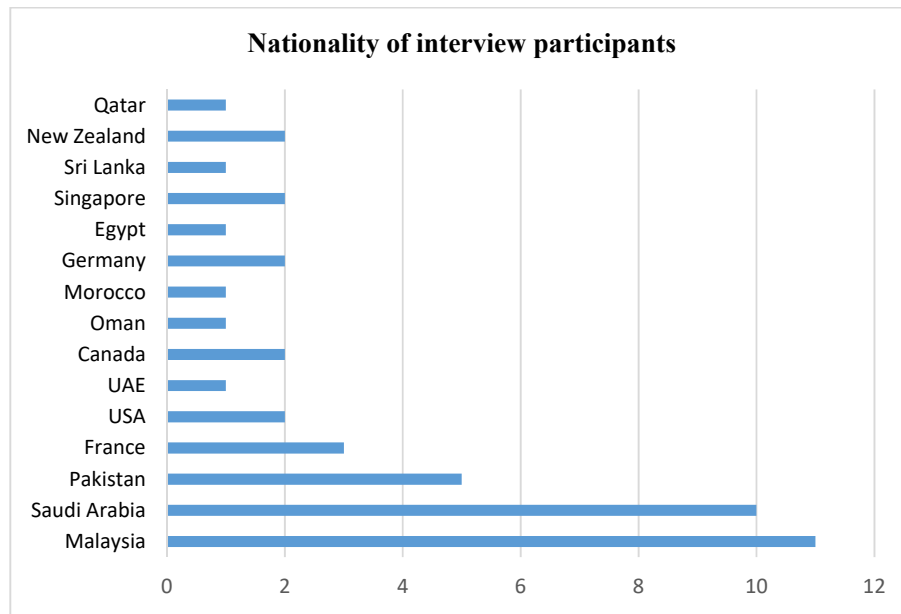
**Figure 13: No. of interviews with couples and individuals**



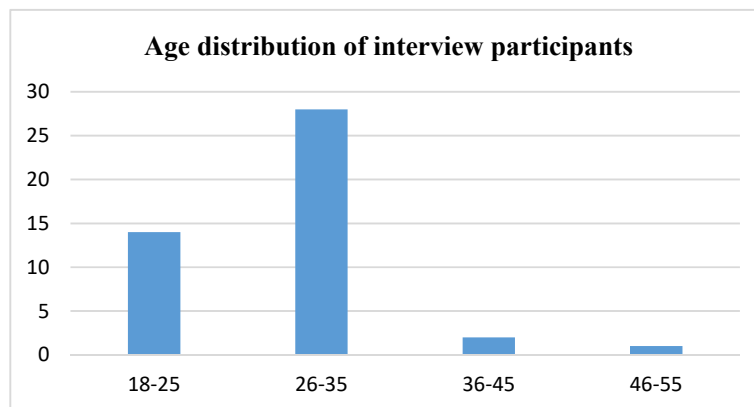
**Figure 14: Gender distribution of interview participants**



**Figure 15: Type of accommodation**



**Figure 16: Nationality of interview participants**



**Figure 17: Age distribution of interview participants**

### **C. Field notes**

The researcher collected field notes throughout the process of collecting data. Field notes were taken at preliminary meetings with managers of city hotels and guest houses as well as tourist resort reservation managers in Malé office. These notes helped the researcher to understand the sensitivity of guest privacy where management was reluctant to ask their guests to participate in an interview during their vacation. It was also difficult to locate Muslim tourists who had visited the Maldives and returned to their home country recently. Attempts to identify Muslim tourists through personal contacts and some travel agencies failed.



Field notes were also taken concerning the behaviour of tourists observed during visits to guest houses in Maafushi island (the island with the highest number of guest houses) during the visit to 30 guest houses.

Similarly, field notes were taken about observed behaviour of Muslim tourists in public places in Malé and the airport as the interview setting. These notes related to observations of tourists at duty-free shopping, restaurants as well as in and around prayer facilities in the airport and Malé.

#### **D. Other observations**

In addition to field notes, the researcher examined blogs and internet sites to understand concerns of Muslim tourists visiting the Maldives (e.g., [www.muslimtravelgirl.com](http://www.muslimtravelgirl.com), [www.tripadvisor.com](http://www.tripadvisor.com)). This exercise helped the researcher to become familiar with common concerns of Muslims visiting the Maldives. Furthermore, questions raised by Muslim tourists on online blogs helped the researcher to be aware of issues that can be sensitive to Muslim tourists. These concerns were noted in framing the questions and making inquiries.

**Table 25**

*Profile of Interview Participants*

Code	Interview Type	Sub-code	Gender	Name	Marital Status	Nationality	Age	Travel partner	Place of stay
T1	Individual	-	F	Asra	Single	Pakistan	26-35	Self	City Hotel / Local island
T2	Individual	-	M	Akram	Married	Oman	26-35	Partner	Tourist Resort
T3	Individual	-	M	Faisal	Single	Morocco	18-25	Self	Local island
T4	Individual	-	M	Umar	Married	Saudi Arabia	26-35	Partner	Resort
T5	Individual	-	M	Sultan	Married	Malaysia	46-55	Partner	Local island
T6	Individual	-	F	Hafiza	Married	Malaysia	18-25	Partner	Local island
T7	Individual	-	F	Adila	Single	Malaysia	18-25	Self	Local island
T8	Couple	T8M T8F	M F	Aiman Suha	Married	Malaysia Malaysia	26-35 18-25	Partner	Local island

T9	Individual	-	M	Ali	Married	Malaysia	26-35	Self	Local Island
T10	Individual	-	M	Ubaid	Married	Turkish-German	26-35	Partner	Resort
T11	Individual	-	F	Ranaa	Married	Sri Lankan	26-35	Partner	Resort
T12	Individual	-	F	Dhana	Single	Algeria	18-25	Self	Resort
T13	Individual	-	M	Hussain	Married	Pakistan	26-36	Partner	Resort
T14	Couple	T14 M	M	Shah	Married	United States of America	36-45	Partner	Resort
		T14 F	F	Leena			26-35		
T15	Individual	-	M	Hamza	Married	UAE	26-35	Partner	Resort
T16	Individual	-	M	Maaha	Married	Algeria	18-25	Partner	Local Island
T17	Individual	-	M	Khalid	Married	Turkish-German	26-35	Partner	Resort
T18	Individual	-	F	Zuleikha	Married	Malaysia	18-25	Family	Malé & Local Island
T19	Individual	-	M	Noor	Married	Malaysia	26-35	Partner	Local Island
T20	Individual	-	M	Maryam	Married	Egypt	26-35	Partner	Resort
T21	Couple	T21 M	M	Hassan	Married	Saudi Arabia	26-35	Partner	Resort
		T21 F	F	Aisha		Saudi Arabia	26-35		
T22	Couple	T22 M	M	Adnan	Married	Canada	26-35	Partner	Resort
		T22 F	F	Hishma		Canada	26-35		
T23	Individual	-	M	Aalam	Single	Pakistan	18-24	Family	Resort
T24	Individual	-	M	Saleem	Single	Pakistan	18-24	Family	Resort
T25	Couple	T25 M	M	Waleed	Married	France	26-35	Partner	Resort
		T25 F	F	Fathima		France	26-35		
T26	Individual	-	M	Wahid	Married	Pakistan	18-25	Partner	Resort
T27	Couple	T27 M	M	Adam	Married	New Zealand	26-35	Partner	Resort
		T27 F	F	Laila		New Zealand	26-35		
T28	Individual	-	M	Saeed	Married	Qatar	26-35	Partner	Resort
T29	Couple	T29 M	M	Qasim	Married	Singapore	26-35	Partner	Resort
		T29 F	F	Faiha		Singapore	26-35		
T30	Individual	-	M	Yasmin	Married	Yemen-Saudi	18-25	Partner	Resort
T31	Individual	-	M	Zain	Married	Malaysia	18-25	Partner	Local Island

T32	Couple	T32 M	M	Ahmed	Married	Saudi Arabia	26-35	Partner	Resort
		T32 F	F	Muneera			26-35		
T33	Individual	-	F	Khaleel	Single	Malaysia	18-25	Friends	Local Island
T34	Individual	-	M	Hashim	Married	Malaysia	36-45	Partner	Resort
T35	Couple	T35 M	M	Idhrees	Married	France	26-35	Partner	Resort
		T35 F	F	Ameena			26-35		
T36	Individual	-	M	Adhil	Married	Saudi Arabia	18-25	Partner	Resort

---

#### 5.6.4 Content of interview

The interview started with a general introduction of the researcher as a second year PhD student from Heriot-Watt University. Next, a brief introduction of the study was provided through the ‘Participant Information Sheet’ (refer to Appendix 5). The participant information sheet introduced the topic of the research study, details of the researcher and Heriot-Watt University as the sponsor. An invitation to the interview was then followed by explanation of how the study was to be conducted, the duration of the interview (40 minutes maximum), and arrangements for maintaining participant anonymity and confidentiality. Participants were informed that the interview would be recorded and asked whether there was any objection. Finally, the information sheet ended with details of ethical approval for the study from Heriot-Watt University and space for a consent signature. Once the formalities had been completed, the researcher asked general questions to ease the informant and get a feel for the topic under investigation.

Since the qualitative phase is a sequential follow-up of the quantitative phase, themes for interview questions evolve around the constructs in the conceptual model (Figure 10). The interview protocol outlines the guiding questions used during the interview (Refer to Interview guide Appendix 4). Furthermore, question prompts and probing questions were asked to maintain the flow of conversation. Question prompts were included to help tourists understand the question being asked (Sarantakos 2005). Especially given the interview setting, participants included a variety of nationalities with differing levels of language proficiency. Question prompts helped the respondents in the interview feel relaxed and more comfortable to answer the question. Some of the question prompts were suggested during the pilot stage. Probing was also used where responses were incomplete or insufficient (Bryman 2012). Probe questions were also used as generic questions that give

direction to conversation such as “what do you mean by that?” and “that’s interesting tell me more about that” (Sarantakos 2005).

The researcher also observed that it was important to establish trust with tourists to encourage them to participate in the interview (Jennings 2001). Several factors helped to establish trust with interview participants. The researcher declaring himself a Muslim helped to establish mutual connections of brotherhood. Second, tourists were concerned about who the data were being collected for. This concern was raised, when it was informed to potential respondents that the researcher was looking for Muslim tourists. Consent was given for participation once the researcher introduced the project as contributing to a PhD thesis validated by a letter from Heriot-Watt University. Furthermore, the researcher informed about the consent of the Maldives government in collecting data from visiting tourists and showed the security pass as evidence.

#### **5.6.5 Pilot study**

Similar to the quantitative stage, in qualitative research a pilot study of interview questions is essential before the main interview (Silverman 2013). The current study first sought expert advice from academic staff in Heriot-Watt University regarding how to frame initial questions. Fellow research students who were Muslims were involved in drafting and redrafting these questions to make it appropriate for Muslim tourists. These discussions evolved around how to tackle sensitive issues for Muslim tourists. For instance, if the researcher were to ask questions from a couple or female respondent, what are sensitive matters that the researcher needs to be aware of? Pilot interviews were then conducted on fellow Muslim PhD students who had visited a Muslim country. Additional pilot tests were conducted on two PhD research students who had recently visited the Maldives as tourists.

The feedback from pilot testing helped to make the following adjustments: (a) reduce the number of questions; (b) make the questions short and simple; (c) it was useful to keep a set of probing questions; (d) recording the interview was essential for the researcher to focus on the conversation and to save time.

#### **5.6.6 Data analysis: Template analysis**

This section explains the process used to analyse interview data. Using template analysis the researcher was able to assess whether interview data were consistent with or support quantitative findings with respect to the proposed conceptual mode (refer to Figure 10).

Furthermore, qualitative inquiry provided additional insights with respect to the objectives of the current study.

First, interviews were recorded with the consent of all respondents except one. As highlighted by Gilbert (2012), often respondents can be reluctant to record their interview. Participants were assured that only the researcher will have access to their audio files and that the files will be kept securely. Interviews were transcribed manually by listening to the audio recording and typing a Word document. All the interviews were fully transcribed.

A number of approaches are available to analyse and interpret qualitative data. However qualitative data analysis is less standardised compared to quantitative data. Nevertheless, researchers need to develop a strategy to reduce large amounts of information collected in interviews into meaningful data (Sang and Sitko 2014). This process of data reduction involves the “process of data selecting, simplifying, coding, finding themes, clustering and writing stories. [...] It depends on how the researcher chooses a conceptual framework, research questions and instruments ” (Taheri 2011, p.152). Charmaz (2006) emphasises that analysing qualitative data involves analysing data to understand what happened and what it means.

Hence, there are generally two broad categories of analysing qualitative data (Braun and Clarke 2006). The first group of analytic techniques has its foundations in theory, for example conversation analysis, interpretive phenomenological analysis, discourse analysis and narrative analysis. The second group of qualitative analysis techniques follows a realist approach, detaches itself from theory and has its foundations in meaning-making in data (for example, grounded theory).

The current study used *template analysis* (King and Brooks 2017) as a type of *thematic analysis* for analysing interview data. In thematic analysis themes come from either data (inductive) or theory and are therefore flexible between the two categories of qualitative data analysis (Ryan and Bernard 2003; Braun and Clarke 2006). Thematic analysis gives clarity in being transparent about the process used in reduction and analysis of qualitative data (Braun and Clarke 2006).

Template analysis is an ideal technique for the current study with pragmatism as its philosophical stance. Unlike thematic analysis, template analysis is not suitable for all epistemological perspectives such as discourse analysis which leans towards a relativist position (King 2004).

Typically, all types of qualitative data analysis require some form of coding as the first step of analysing data. Qualitative coding is defined as “categorizing segments of data with a short name that simultaneously summarizes and accounts for each piece of data” (Charmaz 2006, p.43). The coding technique is dependent on whether themes are data-or theory-driven (Braun and Clarke 2006). By using template analysis, the researcher is able to use both ‘priori themes’ (from literature) and ‘posteriori themes’ (emerging from data) to analyse interview data (King 2004; King and Brooks 2017). Priori themes were assigned hierarchical codes to assess the conceptual model (Figure 10) and consequently used as a template for analysing data supporting the model. At the same time, template analysis does not restrict analysis to fixed codes, but focuses on data that is most enriching to the research questions, hence giving way for posteriori themes emerging from the data. However, King (2004) cautions not to get carried away with too many levels of coding which is not productive for interpreting data.

The question then remains how we know whether a data qualifies as a theme. Qualitative data becomes a theme when it is important with respect to the research question or it may consistently appear as a ‘pattern’ among respondents (Braun and Clarke 2006). Hence, it is neither the frequency of occurrence across interview participants (cases), nor the depth of conversation on the theme, but whether it captures an important element with respect to research questions or objectives (Braun and Clarke 2006).

Since the researcher recorded and transcribed the interviews, themes were recognised during the stage of transcription itself. Although transcription of interviews commenced after data collection, the interviewer was able to listen to the conversations on the recorder back and forth during the interview data collection stage. The researcher then made notes of important themes and subthemes. Questions not seeming to be giving useful responses were dropped or modified. Likewise, notes were made for additional questions. As cautioned by Ryan and Bernard (2003, p.94), qualitative researchers “must be careful not to find only what they are looking for”. Hence, an open-mind was kept for issues that were important for the Muslim tourist which they believe was relevant to be discussed under the given topic. Interestingly, there were themes which were recurring in most interviews indicating repetition (Ryan and Bernard 2003). There were also themes that were mentioned less frequently. Yet, informants explained these themes in detail and as important for the Muslim tourist decision-making process.

In short, the priori themes identified from the conceptual model (Figure 10) formed the initial template for interview data analysis. These were then revisited and revised back and forth with transcribed data. Since no template can be considered final (King 2004), the researcher stopped the modifications once the template seemed sufficient for the scope of the study. The template used for analysing interview data of Muslim tourists for current study is illustrated in Table 26. No computer-aided data analysis programs such as NVivo or Atlas.ti was used to aid analysis. Instead, the researcher used Microsoft Excel spreadsheets to sort interview data with respect to codes and themes used in template analysis.

**Table 26**

*Priori themes for qualitative phase*

Priori codes	Description	Supporting literature
Prior Knowledge a) Past experience b) Expertise c) Familiarity	Tourists' prior knowledge influences the early stages of selecting a tourist destination. Tourists have different degrees of prior knowledge based on their past experience, expertise and familiarity with the destination.	Kerstetter and Cho 2004; Taheri et al. 2014; Sharifpour et al. 2014a.
Cosmopolitanism	Cosmopolitanism as a personality trait promotes open-mindedness and tolerance for all types of cultures. Destinations can also present themselves as inviting for tourists from various cultural backgrounds.	Gannon et al. (2017); Cleveland et al. (2009); Cleveland et al. (2013); Cannon et al. (1994)
Involvement	Motivation or interest in participating in recreational tourist activities.	Havitz and Dimanche (1997); Zaichkowsky (1985); Laurent and Kapferer (1985); Prayag and Ryan (2012)
Islamic destination image attributes	Tourists visit destinations with certain expectations. There are common expectations such as infrastructure and specific expectations from a	Prayag and Hosany (2014); Beerli and Martín (2004a); Chen et al. (2013); Battour et al. (2014)

	destination based on culture.	
Satisfaction and loyalty	A positive experience with a destination makes tourists satisfied and willing to recommend or revisit a destination.	Oliver (1999); Zhang et al. (2014); Prayag et al. (2017)
Islamic religiosity	There are various elements of religion that influence individual consumer behaviour. These elements can be categorised as religious belief, religious practice, religious values and community attachment	Worthington et al. (2003); Mathras et al. (2016) and Saroglou (2011); Sood and Nasu (1995)

#### 5.6.7 *Validity and reliability*

In analysing the interview data, the issues of reliability and validity need to be considered (Gilbert 2012). The question of how to assess the quality of qualitative data has been subject to much debate (Silverman 2013). In qualitative research, validity is not associated with the same elements as in quantitative research (Creswell 2014). Arguably reliability is not appropriate in qualitative studies as it is concerned with consistency of measurement (King and Brooks 2017; Stenbacka 2001). However, both qualitative and quantitative research need to establish accuracy of findings (Golafshani 2003). In qualitative research, validity is concerned with accuracy of findings and reliability is concerned with consistency compared to other similar research projects (Creswell 2014). Hence, validity and reliability are not addressed separately; instead they are mutually assessed based on *trustworthiness*, *transferability* and *credibility* of findings (Golafshani 2003).

The following measures were taken by the researcher in this study to ensure accuracy of findings from semi-structured interviews. First, the researcher checked the validity of themes (both priori and emerging themes) from initial interviews through interview questions from subsequent interviews as a method of *member checking*. The qualitative findings were compounded and, eventually, compared with quantitative findings for *triangulation* of data (Patton 2002).

As mentioned earlier, the researcher spent a considerable amount of time in the field becoming familiar with the setting. As such, the researcher has visited 30 guesthouses in local islands, and several city hotels in Malé. The researcher has engaged in informal



conversation with stakeholders who come into contact with Muslim tourists. These include travel agents, tour guides and reservation managers. For reliability, interview transcripts were double-checked for omissions with a fellow researcher.

## **5.7 Methodological limitations**

This section outlines the methodological limitations in the quantitative and qualitative phases of data collection in this study. The first limitation is English language literacy. Although the survey questionnaire was translated into Arabic and Turkish, the qualitative interview was strictly limited to Muslim tourists capable of engaging in conversations fluently in English only.

Second, for both interview and questionnaire survey, elite tourists who stayed in seven-star resorts were difficult to capture. The researcher did not have access to the waiting lounge in the airport to collect data from these tourists. Besides, the researcher considered it best not to disturb their privacy. Likewise, a similar indication was given by the resort management in top luxury resorts, which did not want to disturb the privacy of elite tourists.

Third, collecting data only from visiting Muslim tourists and excluding other stakeholders is a limitation of this study. Arguably, the study can be improved by inquiring about opinions and perspectives of employers and tourist resort managers on Muslim tourist behaviour in leisure destinations. However, the main purpose of using mixed methods in current study was *complimentary design* where data collected from qualitative interview was used to improve our understanding of the conceptual model by comparing with quantitative data from survey questionnaire in order to contribute towards validity of research findings (Greene et al. 1989).

Fourth, the quantitative survey was limited to capturing data to specified questions in the questionnaire (Saunders et al. 2012). Several participants in the survey wished to express their opinions after completing their survey. There was no space for ‘additional comments’. Moreover, these tourists were very interested in the topic and had rich insights. However, sometimes the researcher had to decide whether to give a survey questionnaire or to conduct an interview, as there was rarely an occasion when there was time for conducting both. Also, the amount of personal data collected from participants could have been reduced, such as marital status and income group. Furthermore, the researcher encountered a reasonable number of Muslim tourists willing to participate in the survey who were fluent in French only. As the survey was conducted in only three languages (English, Arabic and

Turkish) this was a limitation. No matter how well the questionnaire was designed, there were occasional tourists who needed guidance in completing the questionnaire.

Finally, the number of interviews could have been reduced and length of interview extended for richer data gathering and detailed explanations. Several interview participants were not able to spare more than 30 minutes. Inability to locate Muslim tourists who had recently completed their visit and returned home was also a limitation in this study. Three interviews were conducted with tourists over Skype who had returned, however they were not included as information they contained were weak.

## **5.8 Summary of chapter**

This chapter explained the methodology of this thesis. Pragmatism was justified as the appropriate philosophical lens to investigate the research objectives of the study. The chapter then explained mixed methods as the research approach. The first stage of the mixed methods was described as a quantitative survey questionnaire. The second stage was described as a short qualitative interview. Sampling and data analysis techniques to be used for both methods along with methodological limitations were explained. The next chapter reports on the first stage of the quantitative findings from visiting Muslim tourists to the Maldives.

## CHAPTER 6: QUANTITATIVE RESULTS

### 6.1 Introduction

This section discusses the quantitative findings from the survey questionnaire. The research objectives and hypothesis developed from the literature review (chapters 2, 3 and 4) are also revisited. The first section reports the descriptive findings of the survey questionnaire collected from Muslim tourists visiting Maldives. Section two discusses statistical considerations including normality tests and common method variance in addition to justification of using partial least square as an analytical technique. Section three explains evaluation of the measurement model and structural model including moderation effects.

Using the Maldives as a research context, the aim of current study is to investigate whether religion influences the Muslim tourist travel decision-making process in Islamic leisure destinations.

To achieve this aim, the present study developed four research objectives. To achieve these objectives, based on a literature review (Chapters 2 to 4), the present study developed nine hypotheses statements to be tested in the quantitative stage. The objectives and associated hypotheses are illustrated below:

Objective 1: To explore factors which influence image formation in an Islamic leisure destination.

**H1:** Prior knowledge has a positive influence on Islamic destination image.

**H2:** Prior knowledge has a positive influence on tourist involvement.

**H3:** Cosmopolitanism has a positive influence on Islamic destination image.

**H4:** Cosmopolitanism has a positive influence on level of tourist involvement.

**H5:** Tourist involvement has a positive influence on Islamic destination image.

Objective 2: To understand the effect of Islamic destination image on behavioural outcomes

**H6:** Tourist involvement has a positive influence on overall tourist satisfaction.

**H7:** Islamic destination image has a positive influence on overall tourist satisfaction.

**H8:** Overall tourist satisfaction has a positive influence on loyalty.

Objective 3: To examine the interrelationship between factors which influence image formation and behavioural outcomes with respect to Islamic destination image

Objective three will be assessed with testing for mediation or indirect effects between variables proposed in the conceptual model.

Objective 4: To assess whether Islamic religiosity influences the tourist decision-making process for Muslim tourists

To test the moderating effect of religiosity on the tourist decision-making process, the following hypotheses were proposed:

**H9a:** There is a difference between the four dimensions of religiosity on the effect of prior knowledge on Islamic destination image

**H9b:** There is a difference between the four dimensions of religiosity on the effect of prior knowledge on involvement

**H9c:** There is a difference between the four dimensions of religiosity on the effect of cosmopolitanism on Islamic destination image

**H9d:** There is a difference between the four dimensions of religiosity on the effect of cosmopolitanism on involvement

**H9e:** There is a difference between the four dimensions of religiosity on the effect of involvement on Islamic destination image

**H9f:** There is a difference between the four dimensions of religiosity on the effect of involvement on overall tourist satisfaction

**H9g:** There is a difference between the four dimensions of religiosity on the effect of Islamic destination image on overall tourist satisfaction

**H9h:** There is a difference between the four dimensions of religiosity on the effect of overall tourist satisfaction on loyalty

The Statistical Package for the Social Science (SPSS) version 22 and Smart PLS was used for data analysis.

## 6.2 Section 1: Descriptive analysis

### 6.2.1 Data screening and examination

This section explains the data screening process in the current study before data analysis. For data screening the questionnaire was first coded to identify variables and items. For data entry and analysis, the researcher used SPSS 22. A total of 1,038 questionnaires were collected. After manual screening for incomplete questionnaires, 984 cases were selected for entry into SPSS. It is important to screen data for errors in data entry (Pallant 2011). Therefore, initially descriptive statistics such as minimum and maximum values were used to check for errors in data entry. As recommended by Hair et al. (2014), the following issues were examined prior to data analysis: (a) missing data; (b) suspicious response patterns; (c) outliers and (d) data distribution.

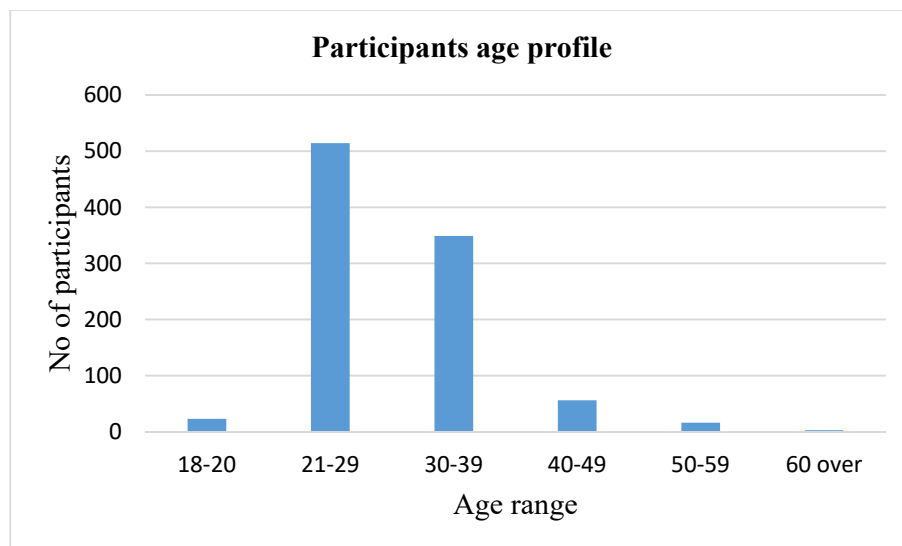
The current study used SPSS V.22 missing value analysis to identify missing data. It is recommended to remove questionnaires with more than 15% missing data (Hair et al. 2014). As such, 23 cases with more than 10% missing data were removed. The final sample size for data analysis was 961. The missing data for variables did not exceed 5%. Thereafter, the researcher conducted Little's MCAR (Missing completely at random) on the remaining data. Little's MCAR test showed that data were NOT missing at a random pattern  $p > 0.05$  (Chi-Square = 8843.135, DF = 7271, Sig. = .000). The researcher used *mean substitution* for replacing missing values. Although mean substitution has not been highly recommended (Field 2014), this is an ideal approach for a large sample (N=961) and small percentage (less than 5%) of missing data (Hair et al. 2014; Hair et al. 2017). Mean substitution is also argued as the best replacement value (Hair et al. 2014) and has been used in tourism studies (Murphy et al. 2000). The following sections discuss the descriptive findings and normality tests.

### 6.2.2 Descriptive findings

This section describes the descriptive findings of the study. Several studies contend that image perception is influenced by sociodemographic factors (Baloglu and McCleary 1999; Beerli and Martin 2004b; Stern and Krakover 1993; Chen and Kerstetter 1999). Baloglu and McCleary (1999) find empirical evidence to suggest *age* and *education* influence perceptual/cognitive evaluations of destination image. Beerli and Martin (2004b) observe significant evidence for *gender*, *age*, *level of education*, *social class* and *country of origin* influencing destination image. Stern and Krakover (1993) posit *level of education* as having

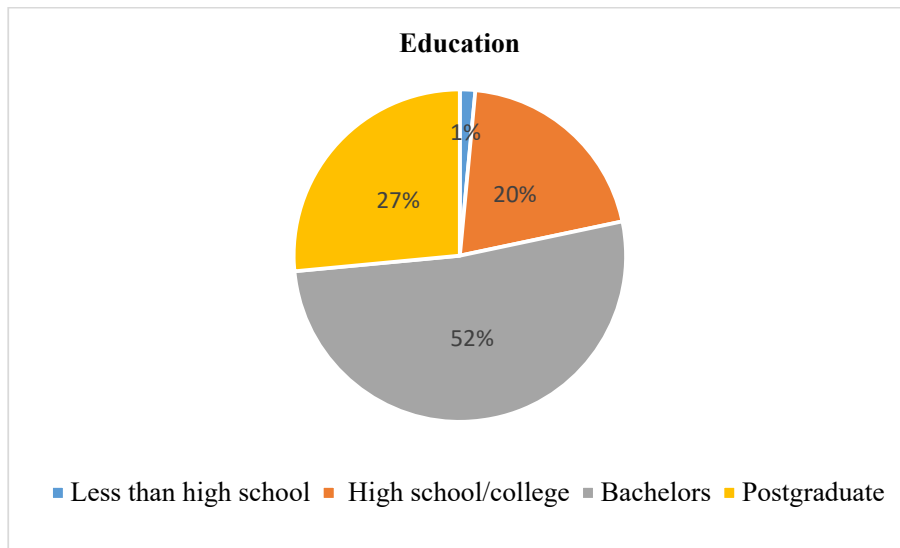
a significant influence on destination image. For these reasons, although the relationship between sociodemographic factors and image may not be examined, studies provide profiles of sociodemographic characteristics of survey participants (e.g., Martín and Bosque 2008; Chen and Tsai 2007). Consistent with this approach, the current study collected sociodemographic profiles of survey participants for *age, gender, education level, marital status, nationality* and *type of accommodation*.

There was almost equal participation from both genders, however male participation was more than female (53.5 per cent male and 46.5 per cent female). It is typical for tourism studies examining Muslim tourists to have more male participants than female (e.g., Eid and El-Gohary 2015). The researcher observed that female participants were more hesitant to participate compared to the opposite sex.



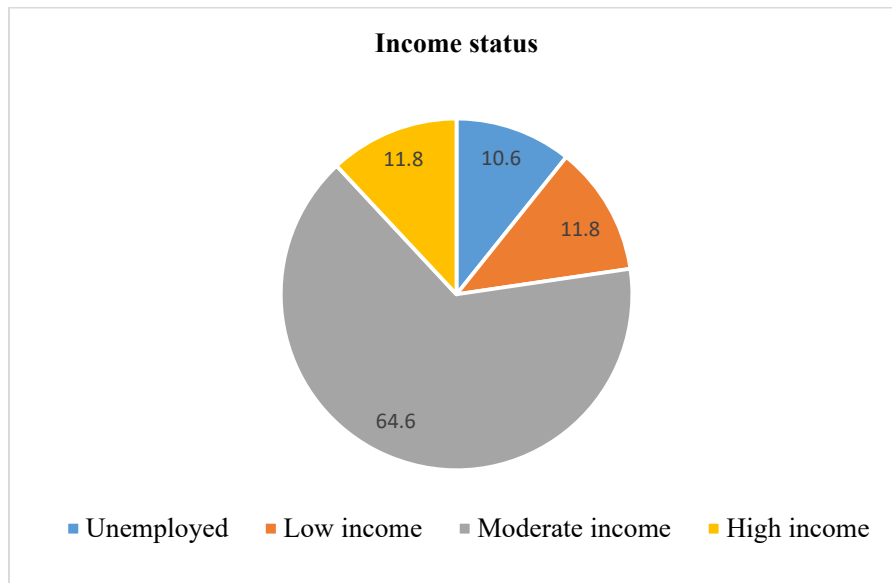
**Figure 18: Participants age profile**

The distribution of age ranged from 16 to 60 years (refer to Figure 18). Most participants fall within the age group of 21 to 29 years (54 %, n=514), followed by age group 30 to 39 (36%, n=349). Most participants were *married* (90.7%, n=870). Since the Maldives is more popularly known as a honeymoon destination, the age group and marital status seems to reflect this fact.



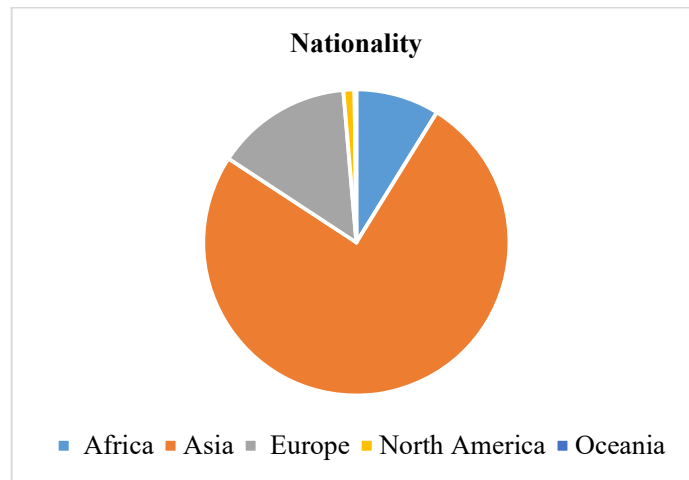
**Figure 19: Education profile of participants**

Participants were mostly educated: high school/college education (20.2%), bachelors education (51.8%) and postgraduate education (26.5%) (refer to Figure 19).



**Figure 20: Income status of participants**

Most participants categorised themselves as earning a *moderate income* (64.6%, n=621) (Refer to Figure 20).



**Figure 21: Nationality of participants**

The sample of survey participants represented 47 different *nationalities*. They represent Asia (75.4%), Europe (14.4%), North America (1.2%), Africa (8.8%) and Oceania (0.2%) (Figure 21). The majority of the participants were from *Saudi Arabia* (23%, n=219), followed by *UAE* (9.1%, n=87), *UK* (8.6%, n=82), *Malaysia* (7.9%, n=75) and *Pakistan* (4.9%, n=47).

Participants stayed in *tourist resorts* (78%, n=707), *guesthouses* in local islands (21.7%, n=197) and *safari boats* (0.2%, n=2). For participants who stayed in tourist resorts, most stayed in *five-star resorts* (56.3%) and *four-star resorts* (20.4%).

### 6.3 Section 2: Statistical considerations

#### 6.3.1 Normality tests

This section discusses normality of collected data for the current project. One of the main assumptions of multivariate analysis and most statistical tests is that the distribution of data for the individual metric variable is normally distributed (Hair et al. 2014; Tabachnik and Fidell 2001). A normal distribution ideally follows a bell-shaped curve with data distributed symmetrically converging around the centre of all scores (Field 2014). Although it is not a requirement in nonparametric procedures such as PLS-SEM, it is always better if variables in the model consist of normally distributed data (Tabachnik and Fidell 2001). Normality of variables can be assessed by either graphical or statistical methods (Tabachnik and Fidell 2001). According to Field (2014) there are two ways that data can depart from normal distribution: (a) *skewness* which measures lack of symmetry and (b) *kurtosis* which measures pointiness of distribution. A normal distribution has values of skewness and



kurtosis as zero (Tabachnik and Fidell 2001). However, figures close to zero are considered as normal distribution and are more likely in practice (Hair et al. 2017; Pallant 2011). When skewness value is positive, there is concentration of scores to the left, and negative skewness indicates accumulation of scores to the right. Correspondingly, a positive value of kurtosis indicates peaked distribution referred to as *leptokurtic* and kurtosis value below zero shows the distribution is more flat referred to as *platykurtic* (Pallant 2011; Hair et al. 2014). The skewness and kurtosis values, standard deviation, mean and sample size for the variables *prior knowledge*, *cosmopolitanism*, *involvement*, *Islamic destination image*, *satisfaction*, *loyalty* and *Islamic religiosity* are illustrated in Appendix 6. The *z* scores for skewness and kurtosis are calculated by dividing the statistics by standard errors as recommended by Hair et al. (2014) and Field (2014). Skewness and Kurtosis values between -3 and +3 are considered within the acceptable range (Wells et al. 2015; Mardia 1970).

In **prior knowledge**, there is positive skewness for Q4 (expertise) and Q2 (past experience), where Q4 is just slightly outside the acceptable range. There is negative kurtosis for Q3 (familiarity) and significant positive kurtosis for Q2 (past experience). This is not problematic for past experience as it indicates most visitors had no experience or it was their first visit to the Maldives. For **involvement**, there is negative skewness for all three items in the scale (Q7.1, Q7.2, Q7.3) and positive kurtosis for one item (Q7.2). For **cosmopolitanism**, there is negative skewness for all four items (Q8.1, Q8.2, Q8.3 and Q8.4) and positive kurtosis for three items (Q8.2, Q8.3, Q8.4).

For **Islamic destination image** there is negative skewness for all items except (Q9.9, Q9.10, Q9.12). For kurtosis it is positive for (Q9.1, Q9.2, Q9.3, Q9.4, Q9.7, Q9.8, Q9.14, Q9.15, Q9.16, Q9.18, Q9.19,) and negative kurtosis for (Q9.9, Q9.10, Q9.12, Q9.13). For **satisfaction**, there is negative skewness for all three items and positive kurtosis for all three items (Q10.1, Q10.2 and Q10.3). For **loyalty**, there is negative skewness for all four items and positive kurtosis for all four items (Q10.4, Q10.5, Q10.6, Q10.7). Finally, for **religiosity**, there is negative skewness for all items and positive kurtosis for all items except Q11.1 and Q11.16. Hence, there is a mix of positive and negative skewness and kurtosis for all items in the variables.

The Kolmogorov-Smirnov (K-S) and Shapiro-Wilk (S-W) tests are also formal tests for assessment of univariate normality (Hair et al. 2017; Hair et al. 2014; Field 2014). Both Kolmogorov-Smirnov and Shapiro-Wilk tests were conducted for the variables in the study

(refer to Appendix 7). Results were significant (sig. less than .05) for all the variables: *prior knowledge*, *cosmopolitanism*, *involvement*, *Islamic destination image*, *satisfaction*, *loyalty* and *Islamic religiosity*. Hence, the distribution of data for these variables indicates deviation from normality.

In large samples, such as the current project (N=961), deviations from zero does not make a substantial difference to normality (Tabachnik and Fidell 2001). Using central limit theorem, it is argued that normality exists in large samples, despite variations of data with significant skewness and kurtosis (Field 2014; Wilcox 2010). There is general agreement that in large samples, non-normal variables do not have a substantial influence on statistical analysis (Hair et al. 2014; Pallant 2011; Tabachnik and Fidell 2001). Besides, in marketing or consumer behaviour research, data usually do not meet the requirements of normality (Fornell and Bookstein 1982).

### **6.3.2 Common method variance**

As all the data come from a self-report questionnaire, common method variance (CMV) can cause systematic measurement error and biased estimations (Liang et al. 2007). In order to minimise this problem, this study adopted a number of procedural remedies (Podsakoff et al. 2003): (1) respondents were informed that their responses were anonymous, and this should have helped to minimise social desirability bias and obtain access to respondents' true feelings; (2) the dependent and independent constructs were placed in different blocks of the questionnaire, thus creating a proximal separation; and finally, (3) the reliance on previously validated scales on questionnaire design should have helped to reduce item ambiguity and biased responses.

Two statistical techniques were conducted in order to ascertain the extent of common method variance. Firstly, Harman's single-factor test was used to check whether the majority of the variance can be explained by a single factor. An unrotated exploratory factor analysis (with a principal components extraction) on the questionnaire items showed the presence of seven distinctive factors with an eigenvalue above 1 which, together, account for 64.208% of the variance. The highest portion of variance explained by a single factor was 29.281%, which is less than the 50% recommended threshold. The Kaiser-Meyer-Olkin (KMO) was 0.912 (> than 0.5) and Bartlett's Test of Sphericity was significant at .000 (below  $p < 0.05$ ). Secondly, a common method factor to the structural model was introduced (Liang et al., 2007), and it was found that all loadings of the indicators into the common method factor were non-significant. Moreover, the average variance of the

indicators explained by the corresponding construct of interest was 64%, while the average method-based variance was 1.1%, yielding a ratio of 58:1. Therefore, CMV does not seem to be a major concern of the study.

### 6.3.3 Analytic technique – Why PLS

*Multivariate analysis* “involves the application of statistical methods that simultaneously analyse multiple variables” (Hair et al. 2017, p.2). Multivariate analysis comprises extensions of *bivariate analysis* and *univariate analysis* (Hair et al. 2014; Fornell 1985). As illustrated in Table 27, there are two types of multivariate methods: (1) first-generation techniques; and (2) second generation techniques (Hair et al. 2017; Fornell 1985). **First generation techniques** such as multiple regression and factor analysis, are more empirically driven and limited in ability for inclusion of theory (Fornell 1985). First generation techniques can only analyse one layer of linkages between independent and dependent variables at the same time (Gefen et al. 2000). In other words, first generation techniques can be used to either “confirm priori established theories or identify data patterns and relationships” (Hair et al. 2017, p.3). Haenlein and Kaplan (2004) summarises limitations of these techniques as: (a) postulation of simple model structure; (b) assumption that variables are observable; and (c) variables are measured without error.

**Table 27**

#### *Multivariate Methods*

	Primarily exploratory	Primarily confirmatory
First-generation techniques	<ul style="list-style-type: none"> <li>- Cluster analysis</li> <li>- Exploratory factor analysis</li> <li>- Multidimensional scaling</li> </ul>	<ul style="list-style-type: none"> <li>- Analysis of variance</li> <li>- Logistic regression</li> <li>- Multiple regression</li> <li>- Confirmatory factor analysis</li> </ul>
Second-generation techniques	<ul style="list-style-type: none"> <li>- Partial least squares structural equation modelling (PLS-SEM)</li> </ul>	<ul style="list-style-type: none"> <li>- Covariance-based structural equation modelling (CB-SEM)</li> </ul>

*Source:* Hair et al. (2017, p.2)

In contrast, **second generation techniques** (commonly referred to as structural equation modelling – SEM) is capable of modelling relationships among multiple independent and dependent constructs simultaneously (Gefen et al. 2000). SEM allows flexibility between the combination of theoretical knowledge and empirical findings by: (a) modelling errors

in observation; (b) incorporating theoretical (unobservable) and empirical (observable) variables into analysis, (c) confronting theory with data (hypothesis testing) and (d) combining theory and data (theory building) (Fornell 1985). In short, SEM accommodates models that are more complex and solves the limitations of first generation techniques. The ability for complete testing of theories and concepts is the reason why it has gained popularity in business and marketing research studies (Hair et al. 2011; Hair et al. 2012). Generally, there are two types of SEM techniques: Covariance-based SEM (CB-SEM) (Jöreskog 1978) and Partial Least Square structural equation modelling (PLS-SEM) (Wold 1982, 1985).

The current study used the partial least square approach for data analysis in the structural model. A number of studies have assessed the use of PLS-SEM in *international marketing* (Henseler et al. 2009; Reinartz et al. 2009), *marketing* (Hair et al. 2012), *strategic management* (Hair, Sarstedt, Pieper, et al. 2012), *management information systems* (Ringle et al. 2012) and, recently, in *tourism research* (Valle and Assaker 2016). Despite several comprehensive guidelines on application of PLS-SEM (e.g., Gefen et al. 2000; Chin 1998, 2010), tourism studies lag behind other disciplines in using PLS-SEM (Valle and Assaker 2016). Furthermore, the above assessments concur that researchers often misunderstand methodological procedures for application of PLS-SEM, resulting in incorrect evaluations and results. For this reason, an explanation of PLS-SEM technique in comparison to CB-SEM follows next. Justification for use of PLS-SEM is also included.

CB-SEM is a popular type of SEM (Chin 1998) commonly used with analytical tools such as Amos, EQS, LISREL and Mplus (Hair et al. 2011). PLS-SEM is an alternative type of SEM technique (Chin 1998; Haenlein and Kaplan 2004) and is less popular with analytical tools (e.g., SmartPLS, PLS-Graph). *Partial least square* (PLS) was initially introduced by Herman Wold in a series of studies between the years 1963 to 1982 (Fornell and Bookstein 1982). Refer to Table 28 for comparison between PLS-SEM and CB-SEM.

**Table 28**

*Comparison between PLS-SEM and CB-SEM*

	CB-SEM	PLS-SEM
Objective of overall analysis	- Theory testing: focuses on confirmation of structural relationships in the model	- Preferred when objective is prediction of construct and theory development

Objective of variance analysis	- Overall model fit	- Maximising explained variance and quality of data
Theoretical base	- Requires solid base of theory. Supports confirmatory research	- Does not require theory base. Supports both exploratory and confirmatory research
Assumptions of normality	- Normal distribution preferred (parametric)	- Do not require normality (non-parametric)
Measurement properties	- Supports only reflective measurement models. If using formative measurement, requires construct specification modifications	- Supports both reflective and formative models. It can also measure single-item constructs

---

*Source:* Adopted from Gefen et al. (2000); Hair et al. (2011); Hair et al. (2017); Kline (2011); and Henseler and Ringle (2009)

First, PLS-SEM and CB-SEM differ in their philosophical underpinning and overall objectives for analysis. Hair, Ringle and Sarstedt (2012, p.312) explain CB-SEM as a “confirmatory approach that focuses on model’s theoretically established relationships and aims at minimising the difference between the model implied covariance matrix and sample covariance matrix. In contrast, PLS-SEM is a prediction-oriented variance-based approach that focuses on endogenous target (dependent latent) constructs in the model and aims at maximising explained variance”. PLS-SEM is ideal for estimating predictive relationships and theory development (Kline 2011; Hair et al. 2011; Reinartz et al. 2009). That is, although PLS-SEM can be used for theory confirmation, it can also be used to suggest whether a relationship might exist by making propositions for further analysis (Chin 1998). CB-SEM is more appropriate for ‘testing well-established complex theories’ (Hair, Sarstedt, Ringle, et al. 2012). CB-SEM being confirmatory, requires a strong theoretical base (Hair et al. 2014; Chin 2010). Therefore, PLS-SEM is consistent with the research objectives of present thesis as an exploratory study.

Second, PLS-SEM has less restrictions on data and specification of relationships (Hair, Sarstedt, Ringle, et al. 2012). PLS-SEM is often described as a ‘soft modeling’ approach (Chin 1998; 2010) or ‘distribution free’(Wold 1982; 1985). Lohmöller (1989, p.64) notes “it is not the concepts nor the models nor the estimation techniques which are ‘soft’, only the distributional assumptions”. That is, PLS-SEM analyses the models with ordinary least squares (OLS) regression which relaxes the assumptions on data distribution and

measurement scale (Hair, Sarstedt, Ringle, et al. 2012; Reinartz et al. 2009). Hence, PLS-SEM does not require normality in data distribution (Kline 2011; Chin 1998). Measurement scales can be at nominal, ordinal, interval or ratio level (Chin 1998; Haenlein and Kaplan 2004). Whereas CB-SEM requires multivariate normality and interval scale in measurement (Tabachnik and Fidell 2001; Fornell and Bookstein 1982). The statistical tests in the current study show that the data distribution of indicators has non-normal distribution. Measurement scales include ratio and interval measures. Hence, having non-parametric data PLS-SEM is more suitable for the current study.

Third, PLS-SEM is compatible with small sample sizes relative to model complexity (Chin 2010). CB-SEM is based on analysis of covariance and is less stable with small samples (e.g., 200 for small to medium models) (Tabachnik and Fidell 2001). PLS-SEM has been subjected to much debate by advocating for small sample size (e.g., Hair, Sarstedt, Ringle, et al. 2012; Marcoulides and Saunders 2006). Researchers are recommended to use adequate empirical data for statistical analysis (preferably large samples) representative of population (Ringle et al. 2012; Hair, Sarstedt, Ringle, et al. 2012). As a rule of thumb the sample should have 10 times more data points than number of items in the most complex construct in the model (Gefen et al. 2000). The most complex construct in the current study is Islamic destination image with 17 items multiplied by 10 which gives 170. As the sample size is 961, this far exceeds the recommended minimum sample size.

Fourth, PLS-SEM is flexible with measurement. PLS-SEM accommodates constructs with as few as one or two items (Hair et al. 2011). Some constructs in the current study have few items such as satisfaction (three items), behavioural loyalty (two items) and attitudinal loyalty (two items). PLS-SEM allows assessment of both reflective and formative measures (Diamantopoulos and Winklhofer 2001), whereas CB-SEM is ideal for reflective measures only. Formative measures can be used in CB-SEM with some restrictions (Kline 2011).

Finally, PLS-SEM can handle complex models with large numbers of formative indicators (Reinartz et al. 2009; Hair et al. 2011). The proposed model in the current study has a mix of reflective and formative measures, making PLS-SEM preferable for assessment. PLS-SEM also has the advantage of greater statistical power than CB-SEM, which is the ability to identify a relationship in the model when it is actually significant in the population (Hair et al. 2017). However, Hair et al. (2011) cautions that the outcome of results is based on model quality and measurement properties, rather than choosing between PLS-SEM vs CB-

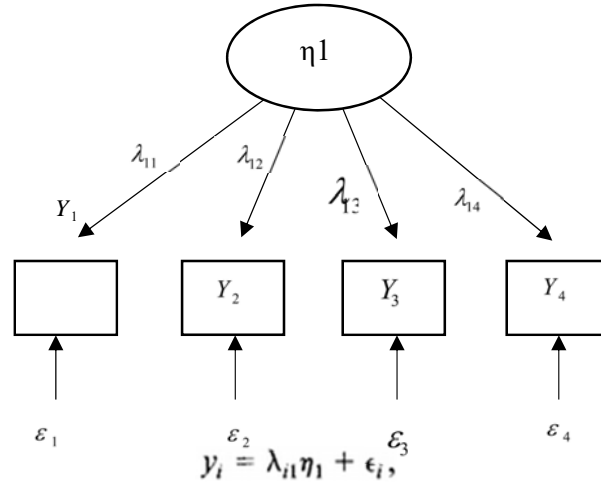
SEM. Furthermore, Chin (2010) and Hair et al. (2012) argue that PLS-SEM should be viewed as complementary to CB-SEM, rather than one approach being superior to the other.

#### **6.3.4 Reflective, formative and higher-order models' justification**

In application of PLS-SEM, the proposed hypotheses and construct relationships are visually illustrated with path models (Hair et al. 2017). Path models are representations of theory (Hair et al. 2014). Hair et al. (2017, p.13) describe theory as “a set of systematically related hypotheses developed following the scientific method that can be used to explain and predict outcomes. Thus, hypotheses are individual conjectures, whereas theories are multiple hypotheses that are logically linked together and can be tested empirically”. Path models are built upon two types of theories: *measurement theory* and *structural theory* (Hair et al. 2017). In PLS-SEM path models, these are often referred to as *inner model* and *outer model* respectively (Henseler et al. 2009). Measurement theory (**outer model**) relates to measurement of latent variables (constructs) and indicators at the observation level (Hair et al. 2017; Hair et al. 2012). There are two types of models to describe this relationship: reflective measurement and formative measurement (Hair et al. 2017). The choice of reflective or formative models depends on theoretical reasoning (Diamantopoulos and Winklhofer 2001). It is important to distinguish between reflective and formative models and their respective measurement approaches, as some studies have mistakenly used inappropriate combinations of techniques (Ringle et al. 2012).

In the *reflective measurement model*, the direction of arrows starts from construct (also called latent variable) towards indicator variables (also called manifest variables), implying construct causes measures (covariation), and is associated with an error term (Hair et al. 2017; Henseler and Ringle 2009) (see Figure 22). If the researcher conceptualises the latent variables to ‘give rise to observed measures’, indicators are modelled as reflective (Chin 1998; Haenlein and Kaplan 2004). Reflective indicators are typical of classical true score test theory and factor analysis models (Fornell and Bookstein 1982; Chin 1998). For measurement of reflective indicators, researchers use factor loadings similar to *principal component analysis* to assess the correlation between latent variables (Chin 1998; Haenlein and Kaplan 2004). Ideally, reflective measures should have high correlation between items (Haenlein and Kaplan 2004; Hair et al. 2017; Bollen and Lennox 1991). Furthermore, “individual items should be interchangeable, and any single item can generally be left out without changing the meaning of the construct, as long as the construct has sufficient reliability” (Hair et al. 2017, p.47). Models with only reflective indicators are often termed

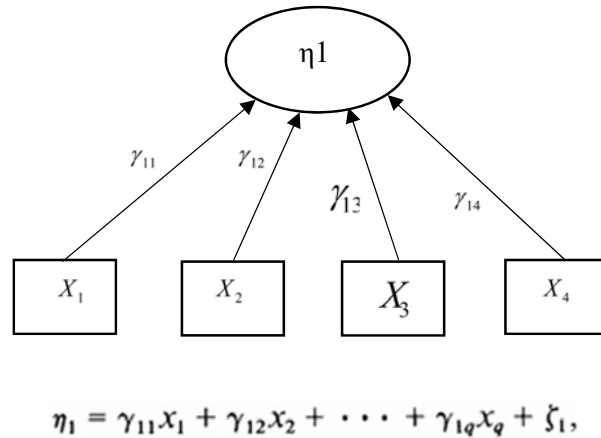
as mode A measurement in PLS-SEM (Hair et al. 2017). Reflective measures are often referred to as a scale (Hair et al. 2017).



where  $y_i$  is the  $i$ th indicator,  $\eta_1$  is the latent or true variable that affects it,  $\epsilon_i$  is the measurement error for the  $i$ th indicator, and  $\lambda_i$  is the coefficient giving the expected effect of  $\eta_1$  on  $y_i$  (Bollen and Lennox 1991, p.305-306)

**Figure 22: Reflective model**

In the *formative measurement model*, the direction of arrows starts from the indicator variable towards the construct (latent variable), implying a causal or predictive relationship (Hair et al. 2017) (see Figure 23).



where  $\eta_1$  and all  $x$ s are deviation scores,  $\text{COV}(x_i, \zeta_1) = 0$  for all  $i$ , and  $E(\zeta_1) = 0$  (Bollen and Lennox 1991, p. 306)

**Figure 23: Formative model**



Formative models do not have error term as error is represented at the construct level instead of item level (Jarvis et al. 2003). Formative measures have combinations of indicators that are explanatory and, unlike reflective measures, indicators cannot be interchanged (Fornell and Bookstein 1982; Diamantopoulos and Winklhofer 2001; Hair et al. 2017). “Omitting an item is omitting part of the construct” (Bollen and Lennox 1991). That is, formative indicators in the model represent the full scope of the latent variable (Diamantopoulos and Winklhofer 2001). Therefore formative measures are often referred to as formative index (Hair et al. 2017). In addition, formative indicators do not account for observed variables (Fornell and Bookstein 1982).

If the model has only formative indicators, it is referred to as mode B measurement in PLS-SEM (Hair et al. 2017). For formative indicators, correlation can be positive, negative or zero (Haenlein and Kaplan 2004). There are “no recommendations for the magnitude of correlations for causal (formative) indicators, because these correlations are explained by factors outside of the model” (Bollen and Lennox 1991, p.307). In short, correlation is neither assumed nor required in formative models (Jarvis et al. 2003). Multiple regression is used for measurement of formative indicators, which is affected by sample size and indicator multicollinearity (Fornell and Bookstein 1982). The current study uses a mix of formative and reflective indicators (Chin 1998; Fornell and Bookstein 1982).

Finally, the **structural theory (inner model)** illustrates the path relationships between latent variables at a theoretical level (Hair et al. 2017; Henseler et al. 2009; Hair et al. 2012). The location and sequence of constructs are guided by theory or researchers’ accumulated knowledge and experience (Hair et al. 2017). Typically, variables on the left side of the model are termed as independent variables while the variables on the right are termed as dependent variables. This implies that the former precedes the latter. However, a variable can be both independent and dependent if another variable follows as dependent to the former. In SEM independent variables are referred to as exogenous constructs. Likewise, variables taking the form of dependent, or both dependent and independent are referred to as endogenous constructs (Hair et al. 2017; Hair et al. 2014).

**Higher order models** are latent variables with a higher level of abstraction than typical first order models used in CB-SEM or PLS-SEM (Chin 2010). First order models (or unidimensional constructs) have a single layer of constructs (Hair et al. 2017; Wetzels et al. 2009). In contrast higher order models, also referred to as multidimensional or *hierarchical component models* (HCMs), are more abstract and test higher-order structures

with two layers of constructs (Ringle et al. 2012; Hair et al. 2017). Hair et al. (2017) explain three reasons for inclusion of HCMs in PLS-SEM. First, inclusion of HCM reduces the number of relationships in the structural model (inner model) thereby reducing complexity. Second, HCMs are useful if first order constructs show collinearity. Inclusion of HCMs in this scenario will reduce issues of collinearity and discriminant validity. Third, if formative indicators display high levels of collinearity, indicators can be grouped as first order constructs converging into a formative construct. However, theory must support this regrouping. Higher order models can be specified as reflective construct models, formative construct models, or a mix of formative and reflective measures (Wetzels et al. 2009). This combination results in four types of HCMs (see Ringle et al. 2012, page S6).

In the current study, prior knowledge is a formative construct. Cosmopolitanism, involvement and satisfaction are reflective constructs. Islamic destination image (five dimensions) and loyalty (two dimensions) are higher order constructs.

#### **6.4 Section 3: Testing the Conceptual Framework**

In PLS-SEM modelling, compared to CB-SEM, there are less statistics to be performed for testing conceptual framework (Gefen et al. 2000). As discussed earlier, evaluation of the model involves empirical measurement of the first measurement model and then the structural model. The measurement model tests the relationship between indicators and latent variables while the structural model measures relationships between constructs (Hair et al. 2017). The objective of PLS-SEM evaluation is to ‘maximise explained variance of endogenous latent variables’ (Hair et al. 2017, p.105). This section, which deals with testing the conceptual framework and reporting statistical results, follows the guidelines of PLS-SEM reporting in the methodological literature (e.g., Hair et al. 2017; Gefen et al. 2000; Chin 2010; Hair et al. 2011; Henseler et al. 2009). The systematic evaluation of PLS-SEM occurs in two stages (1) evaluation of the measurement model and (2) evaluation of the structural model. As discussed earlier, measurement models consist of reflective and formative models to measure the relationship between latent variables and indicators. Analysis of the reflective model with empirical results are reported first.

##### **6.4.1 Analysis of reflective measurement models**

The reliability, convergent validity and discriminant validity of reflective models are analysed for assessing the predictive capability of reflective models (Hair et al. 2017). A good indicator of reliability of a scale is internal consistency (Pallant 2011). The current

study used Cronbach's alpha and composite reliability to measure internal consistency of reflective scales.

### A. Cronbach's Alpha

Internal consistency refers to the degree to which items in a construct are interrelated in measuring the underlying construct (Tavakol and Dennick 2011; Cortina 1993). This is indicated by correlation between items in a scale or construct (Bland and Altman 1997). Although it is not required in SEM studies, it is common practice to report reliability of measures in the study (Bagozzi and Yi 2012). Cronbach's alpha is a useful coefficient for measuring internal consistency of indicator variables (Hair et al. 2017) (see Figure 24).

The statistical value of Cronbach's alpha falls between 0 and 1 giving average correlation of items within a construct (Pallant 2011). The higher the value the better it is in terms of reliability. Although, researchers usually follow a minimum statistic of 0.7 as a cut off point for Cronbach's alpha, Nunnally (1978) and Gefen et al. (2000) suggests 0.6 as sufficient value for alpha in exploratory research.

$$\text{Cronbach's } \alpha = \left( \frac{M}{M-1} \right) \cdot \left( 1 - \frac{\sum_{i=1}^M s_i^2}{s_t^2} \right)$$

where  $s_i^2$  represents variance of the indicator variable  $i$  of a specific construct, measured with  $M$  indicators ( $i= 1, \dots, M$ ), and  $s_t^2$  is the variance of the sum of all  $M$  indicators of that construct (Hair et al. 2017, p.111)

### Figure 24: Cronbach Alpha

The results of the current study show that Cronbach's alpha is above 0.6 for two constructs: *Destination accessibility*; and *culture and weather* (two dimensions of Islamic destination image) (refer to Table 29). The remaining constructs show high correlation between items (cosmopolitanism, satisfaction). The dimensions of loyalty (*attitudinal* and *behavioural*) and remaining dimensions of Islamic destination image (*customised activities and amenities*; *luxury shopping and dining*; and *luxury services, people and reputation*) also show high correlation (above 0.7). Cronbach's alpha is not applicable for *prior knowledge*, as it is a formative construct. Likewise, Cronbach's alpha is not applicable to *Islamic destination image* and *loyalty* as they are higher order constructs. Hence, the results of Cronbach's alpha show that the scales in reflective models are reliable. However, it is important to note that the value of Cronbach's alpha can be influenced by number of items

in the scale (Cortina 1993). That is, the  $\alpha$  increases with an increase in number of items in the construct. For this reason, according to the recommendations of Field (2014) and Cronbach (1951), Cronbach's alpha was calculated for sub-scales of destination image and loyalty. Another limitation of Cronbach's alpha is the assumption that all indicators are equally reliable (Hair, Sarstedt, Ringle, et al. 2012).

## B. Composite reliability

Due to the limitations and sensitivity of Cronbach's alpha, Hair et al. (2017) also recommend testing *composite reliability* for measuring internal consistency. Unlike Cronbach's alpha, composite reliability accounts for the different outer loadings of indicator variables, making it more suitable for PLS-SEM which prioritises indicators according to their individual reliability (Hair et al. 2017; Hair, Sarstedt, Ringle, et al. 2012; Hair et al. 2011) (see Figure 25). In short, composite reliability measures reliability of all the items in a construct (Bagozzi and Yi 2012). The composite reliability formula was initially developed by Werts, Linna and Jöreskog (Chin 1998). Similar to Cronbach's alpha, the statistical values of composite reliability range between 0 and 1. Higher values indicate more reliability. Generally, statistical values equivalent to or greater than 0.7 are considered as sufficient to indicate composite reliability in a construct (Chin 1998; Vinzi et al. 2010; Bagozzi and Yi 2012).

$$\rho_c = \frac{(\sum_{i=1}^M l_i)}{(\sum_{i=1}^M l_i)^2 + \sum_{i=1}^M \text{var}(e_i)}$$

where  $l_i$  symbolises the standard outer loading of indicator variable  $i$  of a specific construct measured with  $M$  indicators,  $e_i$  is the measurement error of indicator variable  $i$ , and  $\text{var}(e_i)$  denotes the variance of the measurement error, which is defined as  $1-l_i^2$  (Hair et al. 2017, p.111).

### Figure 25: Composite reliability

The results of the current study show that composite reliability was well above 0.7 indicating high reliability of constructs in the model (Table 29). Composite reliability is calculated for reflective measures only as recommended by Chin (1998). Composite reliability is not applicable for *prior knowledge* as it is a formative construct. Likewise composite reliability is not applicable to *Islamic destination image* and *loyalty* as they are higher order constructs.

### C. Factor loadings

Construct validity refers to the degree to which manifest variables measures what they are supposed to measure (Pallant 2011; Bagozzi and Yi 2012). One approach to measuring construct validity is convergent validity. Convergent validity refers to the degree to which a measure correlates positively with other theoretically *related* measures in the same construct (Hair et al. 2017; Pallant 2011). There are two approaches to measuring convergent validity of reflective constructs: (a) factor loading; and (b) average variance extracted (AVE) (Hair et al. 2017).

For factor loadings, it is recommended that standardised outer loadings are equivalent to or higher than 0.708 (Hair et al. 2017). The results of factor loadings for 33 indicator variables in the current study are shown in Table 29. The factor loadings are above 0.708 for all indicator variables. Therefore, all indicator variables are good representatives of respective constructs.

**Table 29**

*Cronbach alpha, Composite reliability and Factor loading*

Question no.	Item	Cronbach Alpha	Composite Reliability	Factor Loading*
	<b>Prior knowledge</b>	n/a Formative construct	n/a Formative construct	n/a Formative construct
	<b>Involvement</b>	0.749	0.857	n/a
Q5.1	INV1: There are a variety of activities for me to participate in my visit	n/a	n/a	0.825
Q5.2	INV2: The tourist activities that I can participate in are interesting	n/a	n/a	0.863
Q5.3	INV3: I can freely participate in various tourist activities during my visit	n/a	n/a	0.725
	<b>Cosmopolitanism</b>	0.864	0.908	n/a
Q6.1	COSM1: I like to observe people from other cultures, to see what I can learn from them	n/a	n/a	0.770

Q6.2	COSM2: I enjoy exchanging ideas with people from other cultures or countries	n/a	n/a	0.844
Q6.3	COSM3: I am interested in learning more about people who live in other countries	n/a	n/a	0.888
Q6.4	COSM4: I enjoy being with people from other countries to learn about their views and approaches	n/a	n/a	0.867
<b>Destination mage</b>		n/a, Higher order construct	n/a, Higher order construct	n/a
<b><i>Customised activities &amp; amenities</i></b>		0.778	0.858	n/a
Q7.7	DEST1.1: Tailor made day trips and activities	n/a	n/a	0.798
Q7.6	DEST1.2: Organised tour to experience local culture (e.g., island hopping, visit to capital island, etc.)	n/a	n/a	0.820
Q7.5	DEST1.3: Availability of trained help (e.g., diving instructor, nanny, doctor, etc.)	n/a	n/a	0.725
Q7.8	DEST1.4: Upscale local transportation facilities (e.g., speed boat, seaplane, etc.)	n/a	n/a	0.754
<b><i>Destination accessibility</i></b>		0.697	0.815	n/a
Q7.17	DEST2.1: Language familiarity	n/a	n/a	0.696
Q7.18	DEST2.2: Safety and security for you and your family	n/a	n/a	0.812
Q7.16	DEST2.3: Local cuisine that is in compliance with religious beliefs (e.g., halal food)	n/a	n/a	0.709
Q7.19	DEST2.4: Easy to get tourist visa	n/a	n/a	0.774
<b><i>Luxury services, people and reputation</i></b>		0.785	0.862	n/a
Q7.2	DEST3.1: Luxury accommodation	n/a	n/a	0.810

Q7.3	DEST3.2: Customized services (e.g., travel arrangements)	n/a	n/a	0.829
Q7.4	DEST3.3: Friendly people	n/a	n/a	0.705
Q7.1	DEST3.4: A destination with a good reputation	n/a	n/a	0.774
	<b><i>Luxury shopping and dinning experience</i></b>	0.788	0.877	n/a
Q7.9	DEST4.1: High-end shopping and boutiques	n/a	n/a	0.865
Q7.10	DEST4.2: Luxury brands for shopping	n/a	n/a	0.877
Q7.11	DEST4.3: Gourmet dining	n/a	n/a	0.771
	<b><i>Culture and weather</i></b>	0.654	0.794	n/a
Q7.14	DEST5.1: Interesting natural attractions (e.g., beach, lagoons, marine life, etc.)	n/a	n/a	0.758
Q7.15	DEST5.2: Pleasant weather and climate	n/a	n/a	0.786
Q7.12	DEST5.3: Heritage and history (e.g., museum)	n/a	n/a	0.691
Q7.13	DEST5.4: Well-known spa and wellness facilities	n/a	n/a	0.765
<b>Loyalty</b>		n/a, Higher order construct	n/a, Higher order construct	n/a
	<b><i>Attitudinal loyalty</i></b>	0.908	0.956	n/a
Q8.6	LOYAtt1: I will encourage relatives and friends to visit Maldives	n/a	n/a	0.958
Q8.7	LOYAtt2: I would recommend Maldives	n/a	n/a	0.957
	<b><i>Behavioural loyalty</i></b>	0.837	0.925	n/a
Q8.4	LOYB1: I will try to return to Maldives	n/a	n/a	0.930

Q8.5	LOYB2: I think I will revisit Maldives	n/a	n/a	0.924
	<b>Satisfaction</b>	0.840	0.904	n/a
Q8.1	SAT1: I feel very good about my visit to Maldives	n/a	n/a	0.869
Q8.2	SAT2: Overall, I am satisfied with my visit to Maldives	n/a	n/a	0.890
Q8.3	SAT3: I am satisfied with my decision to visit Maldives	n/a	n/a	0.852

*Note.\**  $p < 0.05$ ; N.B. (2-tailed). COSM=Cosmopolitanism; DEST= Islamic destination image; INV= Involvement; LOYAtt= Attitudinal loyalty; LOYB1= Behavioural loyalty; SAT= Overall satisfaction.

*Note.\*\** n/a (not applicable)

#### **D. Average variance extracted (AVE)**

The second approach to examining convergent validity for reflective constructs is average variance extracted (AVE) developed by Fornell and Larcker (1981). AVE “measures the amount of variance that is captured by the construct in relation to amount of variance due to measurement error” (Fornell and Larcker 1981, p.45). AVE is computed by calculating the sum of squared factor loadings and then dividing by number of indicators (see Figure 26).

$$AVE = \left( \frac{\sum_{i=1}^M l_i^2}{M} \right)$$

where  $l$  = standardised factor loading

$M$  = number of indicators.

adapted from (Hair et al. 2017)

#### **Figure 26: Average variance computation**

AVE should ideally be above 0.5 (Chin 2010; 1998; Fornell and Larcker 1981), which indicates that the latent construct captures more than half of the variance of indicators in the construct (Henseler et al. 2009; Hair et al. 2017). The results of AVE for reflective constructs in the current study are shown in Table 30. The results indicate that AVE surpassed the threshold of 0.5 for all reflective constructs. AVE is not applicable for prior



knowledge, as it is a formative construct. Likewise AVE is not applicable to Islamic destination image and loyalty as they are higher order constructs.

**Table 30**

*AVE results*

	AVE
<b>Prior knowledge</b>	n/a, Formative construct
<b>Cosmopolitanism</b>	0.711
<b>Involvement</b>	0.667
<b>Islamic destination image</b>	n/a, Higher order construct
A. Customised activities and amenities	0.601
B. Destination accessibility	0.525
C. Luxury shopping & dining	0.704
D. Luxury services, people and reputation	0.610
E. Culture & weather	0.501
<b>Loyalty</b>	n/a, Higher order construct
Attitudinal loyalty	0.916
Behavioural Loyalty	0.860
<b>Satisfaction</b>	0.758

*Note.*n/a (Not Applicable)

#### **E. Discriminant validity**

Discriminant validity measures the extent to which the latent construct is statistically different from other unrelated constructs in the structural equation model (Hair et al. 2017). Generally, there are two approaches to measuring discriminant validity: (a) the Fornell-Larcker criterion; and, (b) cross-loadings (Henseler et al. 2009; Gefen and Straub 2005). The Fornell-Larcker criterion requires the latent construct to share more variance with its own indicator variables than other constructs (Henseler et al. 2009). Statistically, the AVE of each latent construct must be greater than the square of its largest correlation with any other construct (Henseler et al. 2009; Hair et al. 2017). The results in the current study show there is sufficient support for discriminant validity using the Fornell-Larcker criterion

(Table 31). AVE (figures on the diagonal) is larger than square of correlations with other constructs for all reflective constructs.

Following Ali (2016) and Wells et al.'s (2016) recommendations, the heterotrait-monotrait ratio of correlations' (HTMT) procedure was used, as a second approach to assess discriminant validity. HTMT is an alternative approach which addresses the limitations of the Fornell-Larcker criterion and cross-loadings (see Henseler et al. 2015). HTMT can be described as "the ratio of the between-trait correlations to the within-trait correlations" (Hair et al. 2017, p.118). HTMT values ranged from 0.401 to 0.612, which are below the threshold of 0.85 ( $HTMT_{0.85}$ ) (Kline 2011; Clark and Watson 1995).

Furthermore  $HTMT_{inference}$ , the complete bootstrapping procedure for constructing confidence intervals by checking whether HTMT contains the value 1 (Hair et al. 2017), was computed.  $HTMT_{inference}$  test indicates that the confidence interval values do not contain the value of one. The values ranged between 0.444 to 0.689. This implies that all scales were empirically diverse (Henseler et al., 2015). In short, all the tests indicate sufficient reliability and validity of scales in reflective models. Next, assessment of formative models and results are explained.

**Table 31***Discriminant validity results using Fornell-Larcker criterion.*

	Accessibility	AL	BL	Cos	CW	DI	INV	Loyalty	LSD	PK	Sat	CA	LS
Accessibility	<b>0.725</b>												
Attitudinal loyalty	0.355	<b>0.957</b>											
Behavioural loyalty	0.305	0.721	<b>0.927</b>										
Cosmopolitanism	0.240	0.338	0.325	<b>0.843</b>									
Culture & weather	0.539	0.350	0.345	0.222	<b>0.701</b>								
Destination image	0.517	0.455	0.424	0.330	0.494	<b>n/a</b>							
Involvement	0.364	0.424	0.383	0.469	0.402	0.497	<b>0.816</b>						
Loyalty	0.357	0.935	0.920	0.358	0.374	0.475	0.436	<b>n/a</b>					
Luxury shopping & dining	0.345	0.267	0.251	0.190	0.546	0.691	0.300	0.280	<b>0.839</b>				
Prior knowledge	0.135	0.171	0.181	0.151	0.155	0.213	0.212	0.190	0.149	<b>n/a</b>			
Satisfaction	0.425	0.558	0.671	0.404	0.356	0.508	0.475	0.772	0.255	0.178	<b>0.871</b>		
Customised activities	0.375	0.301	0.310	0.290	0.504	0.585	0.425	0.329	0.464	0.164	0.359	<b>0.776</b>	
Luxury services	0.484	0.426	0.373	0.284	0.450	0.576	0.372	0.432	0.349	0.192	0.490	0.545	<b>0.781</b>

Note. n/a (Not Applicable), AL (attitudinal loyalty), BL (behavioural loyalty), Cos (cosmopolitanism), CW (culture and weather), DI (Islamic destination image), INV (involvement), LSD (luxury shopping and dining), PK (prior knowledge), Sat (satisfaction), CA (customised activities), LS (luxury services).

## 6.5 Analysis of prior knowledge as formative measurement

This section explains the results of **prior knowledge** as a formative measurement model. Formative measurement models require a different set of statistical tests and analyses procedures, compared to reflective models (Hair et al. 2017; Diamantopoulos and Winklhofer 2001). That is, “conventional procedures used to assess the validity and reliability of scales composed of reflective indicators (e.g. factor analysis and assessment of internal consistency) are not appropriate for composite variables (i.e. indexes) with formative indicators” (Diamantopoulos and Winklhofer 2001, p.271). In addition, the nature of error in formative constructs has not been explained consistently in the literature: error as a disturbance (Bollen and Lennox 1991); error is at the construct level instead of indicator level (Jarvis et al. 2003); the error term does not provide sufficient explanation of indicators (Diamantopoulos 2006). While there are established procedures for assessing reflective constructs, guidelines for assessing formative constructs are scant (Petter et al. 2007). The current study primarily follows the guidelines of Diamantopoulos and Winklhofer (2001) and Hair et al. (2017) for analysing formative construct.

### 6.5.1 Content specification

First, formative measurement requires establishing content validity prior to its statistical assessment (Hair et al. 2017). In formative constructs, content validity is explained by *content specification* (Hair et al. 2017) where theoretical rationale is established (Valle and Assaker 2016; Henseler et al. 2009). Based on a thorough review of the literature the researcher specifies the full domain of the formative construct being examined (Diamantopoulos and Winklhofer 2001; Petter et al. 2007). This step involves identifying dimensions or measures that form the formative construct from the literature (Petter et al. 2007). Contrary to the suggestion of Bollen and Lennox (1991) and Diamantopoulos and Winklhofer (2001) to identify every possible component that makes up the formative construct, Rossiter (2002) suggests determining the main components as sufficient. Hence, prior knowledge is postulated as a formative construct based on existing literature and methodological arguments presented in this chapter. As discussed in the literature (chapters 2 to 4), three dimensions form prior knowledge: *familiarity*, *past experience* and *expertise*. The items of these dimensions for measurement scale are taken from Kerstetter and Cho (2004) and Taheri et al. (2014).

### 6.5.2 Indicator reliability

Having described what constitutes prior knowledge, the next step involves statistical analyses at a construct and indicator level (Henseler et al. 2009). Unlike reflective models, formative constructs are formed and, therefore, assessing correlation or internal consistency of formative indicators is irrelevant (Chin 1998).

One criterion to assess the relationship between an indicator and its formative construct is calculating outer weights through partial multiple regression (Chin 1998; Hair et al. 2017; Hair et al. 2014). Indicator weights should not be interpreted as factor loadings (as in reflective models) (Chin 2010). Instead, outer weight measures the relative contribution of formative indicators in capturing the formative construct (Hair et al. 2014). Consequently, unlike reflective indicators, a small weight does not warrant the elimination of a formative indicator. Removal of an indicator is more serious in formative constructs, as the respective indicator may form a unique part of the formative construct where removal may result in altering the meaning of the construct (Bollen and Lennox 1991; Jarvis et al. 2003). The indicator weights for prior knowledge, along with t-values to indicate its significance, are shown in Table 32. Indicator weights are above 0.10 and t-values are greater than the 1.96 (significance level = 5%) threshold (Hair et al. 2017). Hence, all three dimensions (expertise, familiarity and past experience) contribute to form prior knowledge construct.

**Table 32**

*Indicator weights and t-values*

Item	Weights	t-values
Expertise	0.483	5.901
Familiarity	0.166	3.239
Past experience	0.794	7.561

### 6.5.3 Variance inflation factors (VIF)

Multicollinearity refers to “the correlation among three or more independent variables (evidenced when one is regressed against others). [...] As collinearity increases, the unique variance explained by each independent variable decreases and the shared prediction percentage rises” (Hair et al. 2014, p.161). While collinearity is preferred in reflective models, it is problematic in formative models. The presence of substantial collinearity in formative models can bias results of parameter estimations or evaluation of structural

models (Chin 2010). More specifically, high collinearity boosts standard errors and impacts upon estimated weights. In addition, high collinearity leads to incorrect estimation of weights (Hair et al. 2017).

One suggested procedure for testing multicollinearity is Variance Inflation Factor (VIF) for testing collinearity between more than two indicators (Diamantopoulos and Winklhofer 2001; Tabachnik and Fidell 2001). VIF equals  $1/(1 - R_{smc}^2)$ , which is the ratio of total standardised variance divided by unique variance (or tolerance) (Kline 2011, p.54). As a rule of thumb a VIF value of 5 or higher is suggestive of high collinearity (Hair et al. 2017; Hair et al. 2011). The current study used VIF to assess multicollinearity of indicators for prior knowledge construct (Table 33). VIF results of all items are between 1.013 and 1.516, below the common threshold of 5. As a result the assumption of multicollinearity is not violated (Chin 2010).

**Table 33**

*VIF results for prior knowledge*

<b>Item</b>	<b>VIF</b>
Expertise	1.516
Familiarity	1.502
Past experience	1.013

#### **6.5.4 External validity**

For assessment of external validity, each prior knowledge indicator was assessed to ascertain its correlation with a ‘global item’ encompassing the overall character of the prior knowledge construct, mandating development of an additional statement: “I have enough expertise, familiarity and past experience toward this destination”. All indicators are significantly correlated with the global item for prior knowledge construct (Table 34). Meta-analytic approach was employed to test external validity (Wanous and Reichers, 1999). Using non-parametric Spearman’s rank correlation test, the correlation between an ordinal global item and other ordinal items was tested. Following thorough investigation of extant literature, the research team developed the global item/statement. The researcher sought advice from colleagues who have conducted similar studies in the past. All agreed that this item summarizes the spirit of the scale. Results demonstrate significant and positive correlations between each indicator and the global item.

**Table 34***External validity of formative construct*

Item	Spearman's rank correlation coefficient
Expertise	0.356*
Familiarity	0.215*
Past experience	0.371*

*Note.* \* $p < 0.05$ ; N.B. (2-tailed)

### 6.6 Analysis of higher order models

Higher order models involve testing higher-order structures with two layers of constructs: a higher-order and lower-order component (Ringle et al. 2012; Hair et al. 2017). Becker et al. (2012) list three approaches to assess higher order models: (a) *the repeated indicator approach* (Lohmöller 1989; Wold 1982); (b) *the sequential latent variable score method* or two stage approach (Ringle et al. 2012; Wetzels et al. 2009); and (c) *the hybrid approach* (Wilson and Henseler 2007). In the repeated indicator approach, all items are first assigned to lower order components with their dimensions set as reflective. Next, the same manifest items are assigned reflectively to higher order components. The validity of higher order component is tested by sufficient relationship with its dimensions indicated by significance ( $p < 0.05$ ) and the  $R^2$  greater than 0.5 (explains 50% of variance of dimensions) (Lee et al. 2016, p.222).

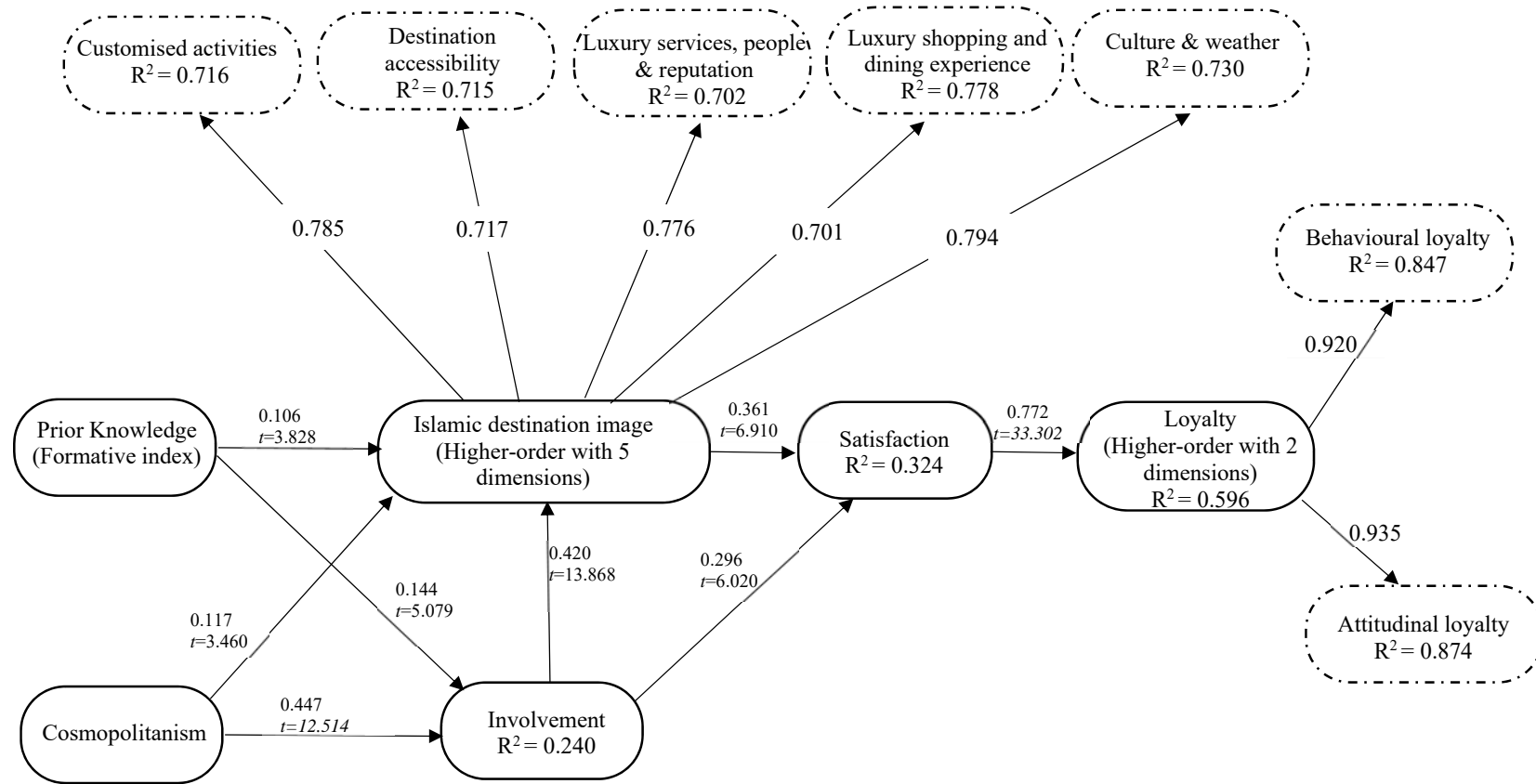
In the current study first, EFA (Exploratory factor analysis) was used to confirm whether each of the higher-order constructs (including loyalty and destination image) are reflectively presented by their underlying constructs. The results indicate that all item loadings are above the minimum threshold (0.50) under the respective dimensions (Hair et al., 2010). Following Becker et al.'s (2012) recommendation, the repeated measures approached was used for estimation of the PLS-SEM hierarchical component models (HCMs). Correspondingly, all items of the higher-order constructs were assigned reflectively to their respective dimensions. In addition, all items within each underlying higher-order construct were assigned reflectively to their higher-order construct.

Finally, the link between each higher-order construct and their respective dimension were specified reflectively. Figure 27 shows that the relationship between higher-order

constructs and underlying dimensions was significant ( $p < 0.05$ ), and the  $R^2$  of each underlying dimension was above the recommended value (0.5); yielding that the higher-order constructs explain more than 50% of the variance in their respective first-order dimension (Hair et al., 2017; Lee et al., 2016). Thus, loyalty and destination image are higher-order constructs represented reflectively by their underlying first-order dimensions.



**Figure 27: Structural model**



Note:  $t$ -values for the item loadings to two tailed test:  $t > 1.96$  at  $p < 0.05$ ,  $t > 2.57$  at  $p < 0.01$ ,  $t > 3.29$  at  $p < 0.001$

## 6.7 Analysis of structural model

Upon confirmation of reliability and validity of measurement models, this analysis moves to the third part of PLS-SEM assessment, which is evaluation of the structural model. In PLS-SEM, structural model (inner model) is concerned with assessing predictive capabilities and path relationships between latent variables at a theoretical level (Hair et al. 2017; Henseler et al. 2009; Hair et al. 2012). The structural model represents the hypothesised relationships between endogenous constructs. PLS-SEM aims to maximise the explained variance of endogenous latent variables while CB-SEM is concerned with overall model fit and minimising covariance (Henseler et al. 2009). Furthermore, PLS-SEM makes no distributional assumptions, therefore the evaluation techniques used in CB-SEM which are parametric-based are inappropriate for PLS-SEM (Chin 1998). Hence, in PLS-SEM variance-based, non-parametric techniques that assess the predictive capacity of the structural model is preferred (Valle and Assaker 2016; Chin 1998; Henseler et al. 2009; Hair, Sarstedt, Ringle, et al. 2012). Hair et al. (2017, p.192) suggest the following techniques as criteria for assessing the structural model in PLS-SEM: (a) significance of path coefficients; (b) the level of the  $R^2$  values; (c) the  $f^2$  effect size; (d) the predictive relevance  $Q^2$ ; and, (e) the  $q^2$  effect size.

### 6.7.1 Coefficient of determinations $R^2$

The primary criterion for assessing the structural model is coefficient of determination ( $R^2$  value) (Henseler et al. 2009; Hair, Sarstedt, Ringle, et al. 2012). The  $R^2$  value signifies the explained variance of endogenous latent construct (Hair, Sarstedt, Ringle, et al. 2012; Chin 2010).  $R^2$  value falls between the range of 0 to 1, and is interpreted similar to multiple regression (Chin 2010). Chin (1998) suggests  $R^2$  value of 0.67 as substantial, 0.33 as moderate and 0.19 as weak. However, Chin (2010) with reference to Backhaus et al. (2003), later admits that there is no specific acceptable level, but insists that higher  $R^2$  value shows more percentage of explained variance. For Hair et al. (2017), acceptable value depends on model complexity and research area. Hair et al. (2017) suggest an  $R^2$  value of 0.20 to be considered as high in consumer behaviour research. The results of  $R^2$  value for endogenous variables in the current study is sufficiently high for most variables (Table 35). The smallest  $R^2$  values are for destination image ( $R^2=0.270$ ) and involvement ( $R^2=0.240$ ) which are above 0.2 (Hair et al. 2017).

**Table 35***Coefficient of determination results*

	<b>R<sup>2</sup></b>
<b>Involvement</b>	0.240
<b>Destination image</b>	0.270
A. Customised activities and amenities	0.716
B. Destination accessibility	0.715
C. Luxury shopping & dining	0.778
D. Luxury services, people and reputation	0.702
E. Culture & weather	0.730
<b>Loyalty</b>	0.596
Attitudinal loyalty	0.874
Behavioural loyalty	0.847
<b>Satisfaction</b>	0.324

**6.7.2 Effect size ( $f^2$ )**

Along with testing the  $R^2$  value for endogenous variables, Hair et al. (2017) recommend testing effect size ( $f^2$ ) which evaluates the effect of inclusion and exclusion of exogenous variables on endogenous variables and the resulting change in  $R^2$  value. Effect size ( $f^2$ ) is measured as (Hair et al. 2017, p.201; Chin 2010, p.702):

$$f^2 = \frac{R_{included}^2 - R_{excluded}^2}{1 - R_{included}^2}$$

Cohen (1988) recommends effect size ( $f^2$ ) values 0.02, 0.15 and 0.35 to be small, medium and large effects on endogenous variable respectively. The results in the current study show that the  $f^2$  values for the significant paths exceeded the recommended value (0.02) (Table 37).

**6.7.3 Predictive relevance of the model ( $Q^2$ )**

To assess the predictive relevance of a structural model, it is recommended to test the Stone-Geisser  $Q^2$  value (Chin 1998; Chin 2010; Hair et al. 2017; Henseler et al. 2009). Wold (1982, p.30) suggests using the Stone-Geisser technique as it fits “like hand in glove” with

PLS-SEM. The Stone-Geisser postulates that the model must be able to predict endogenous latent variable indicators (Henseler et al. 2009; Hair et al. 2011). The Stone-Geisser  $Q^2$  can be measured as (Chin 2010, p.703):

$$Q_j^2 = 1 - \frac{\sum_k E_{jk}}{\sum_k O_{jk}}$$

Where  $E^{jk}$  =squares of prediction errors

$O^{jk}$  =squares of trivial prediction error provided by mean of remaining data from blindfolding procedure

j= observed endogenous measurement model

k= index of all indicators of the measurement model

The Stone-Geisser uses a blindfolding technique for endogenous latent variables with reflective measurement model specification and endogenous single-item latent variables (Hair et al. 2017). Blindfolding technique first omits every  $d$ th data point (e.g., case 1 indicator 1) (Chin 1998), based on *omission distance* denoted by  $D$ , then re-estimates parameters with the remaining data. The estimated results are tested to predict the removed data. The difference between omitted data and predicted data forms the input for the  $Q^2$  measure (Hair et al. 2017; Taheri 2015). The number of observations or cases in the model estimation divided by omission distance ( $D$ ) must not be an integer number. (Hair et al. 2017). The omission distance ( $D$ ) value can be anywhere between 5 and 12 (Taheri 2015). If  $Q^2$  is greater than zero, there is predictive relevance for a given endogenous construct (Chin 1998; Henseler et al. 2009). There are two approaches to compute  $Q^2$ : *cross-validated redundancy* (for quality of measurement model) and *cross-validated communality* (for quality of structural model while accounting for measurement model) (Tenenhaus et al. 2005; Hair et al. 2017). The  $Q^2$  values for the current study were positive showing that there is similarity in comparing results for the two omission groups ( $D=7$  and  $D=11$ ) for communality  $Q^2$  as well as redundancy  $Q^2$  (Table 36). Hence  $Q^2$  results confirm the model's predictive relevance and stable model estimates.

**Table 36***Blindfolding Results*

Construct	Omission distance = 7		Omission distance = 11	
	Communality $Q^2$	Redundancy $Q^2$	Communality $Q^2$	Redundancy $Q^2$
Prior knowledge	n/a (formative construct)	n/a (formative construct))	n/a (formative construct)	n/a (formative construct)
Destination image	0.260	0.188	0.252	0.187
Cosmopolitanism	0.514	n/a (exogenous construct)	0.510	n/a (exogenous construct)
Involvement	0.330	0.157	0.335	0.157
Satisfaction	0.497	0.243	0.492	0.240
Loyalty	0.596	0.454	0.594	0.455

*Note.* n/a = not applicable.

**6.7.4 Goodness of fit**

Goodness-of-fit (GoF) evaluates how well the model fits the data as well as whether the data is adequate to represent the model (Henseler et al. 2016). Lack of GoF measure is often mentioned as a limitation of PLS-SEM compared to CB-SEM (e.g., Henseler and Sarstedt 2013). Tenenhaus et al. (2004) propose a goodness-of-fit index for validating PLS models globally. This GoF is measured as geometric mean of average communality and the average of  $R^2$ . Tenenhaus et al.'s (2004) GoF has been criticised for using an  $R^2$  value in its measurement mainly for two reasons: (a) subjective threshold level of  $R^2$  value; and (b) proposed GoF being theoretically incompatible with formative models or single item models (Hair, Sarstedt, Ringle, et al. 2012; Henseler and Sarstedt 2013). Henseler and Sarstedt (2013) caution that both GoF index (Tenenhaus et al. 2004) and relative GoF index (Vinzi et al. 2010) are inappropriate for model validation in PLS-SEM; this has been reiterated in recent literature (Hair et al. 2017; Henseler et al. 2014).

### 6.7.5 *Standardised root mean square residual (SRMR)*

Standardised root mean square residual (SRMR) has been proposed as an alternative measurement which detects model misspecification, accommodates formative models and is, hence, suitable for model validation (Henseler et al. 2014). Henseler et al. (2016) insist SRMR is the only ‘approximate’ model fit criterion for PLS path modelling. SRMR is computed as “square root of the sum of the squared difference between the model-implied and the empirical correlation matrix” (Henseler et al. 2016, p.9). An SRMR value of zero indicates perfect model fit (Hair et al. 2017). The SRMR value for our model was 0.043, which is less than the recommended value of 0.08 (Henseler et al. 2014; Henseler et al. 2016).

### 6.8 **Direct effects**

As a final stage of evaluating the structural model, a bootstrapping procedure was used to test the proposed hypotheses in the current study (Hair et al. 2017; Henseler et al. 2009); that is, testing the proposed relationships between constructs. Although bootstrapping procedure was first introduced as a nonparametric Monte Carlo simulation to estimate standard errors, Efron (1987), extends its use to set ‘approximate’ confidence intervals. In PLS-SEM, bootstrapping “is applied to obtain inferential statistics for all model parameters” (Henseler et al. 2016). SmartPLS uses a bootstrapping procedure, where a pre-specified number of samples are randomly selected and replaced from original sample (Chin 1998). Bootstrapping procedure was used to statistically analyse the proposed hypothesis in the current study. Donate and Pablo (2015) classify path coefficients that are below 0.30 as causing moderate effects, from 0.30 to 0.60 as strong, and above 0.60 as very strong. Refer to Table 37 for decomposition of direct effects (path coefficients) and their significant levels. The results show empirical support for all the proposed hypotheses in the structural model.

*Prior knowledge* has a positive and significant impact on *destination image* (H1:  $\beta = 0.106$ ,  $t = 3.828$ ) and *involvement* (H2:  $\beta = 0.144$ ,  $t = 5.079$ ).

*Cosmopolitanism* has a positive and significant impact on *Islamic destination image* (H3:  $\beta = 0.117$ ,  $t = 3.460$ ) and strong positive impact on *involvement* (H4:  $\beta = 0.447$ ,  $t = 12.514$ ).

*Involvement* has a positive and strong impact on *Islamic destination image* (H5:  $\beta = 0.420$ ,  $t = 13.868$ ) and a positive significant impact on *satisfaction* (H6:  $\beta = 0.296$ ,  $t = 6.020$ ).

*Islamic destination image* has a positive and strong impact on *satisfaction* (H7:  $\beta = 0.361$ ,  $t = 6.910$ ).

*Satisfaction* has very strong and positive impact on *loyalty* (H8:  $\beta = 0.772$ ,  $t = 33.302$ ).

**Table 37**

*Structural model: Decomposition of direct effects*

Path	Direct effects	t-values	$f^2$
Prior knowledge → Islamic destination image	0.106	3.828	0.033
Prior knowledge → Involvement	0.144	5.079	0.037
Cosmopolitanism → Islamic destination image	0.117	3.460	0.032
Cosmopolitanism → Involvement	0.447	12.514	0.257
Involvement → Islamic destination image	0.420	13.868	0.183
Involvement → Satisfaction	0.296	6.020	0.098
Islamic destination image → Satisfaction	0.361	6.910	0.145
Satisfaction → Loyalty	0.772	33.302	0.478

*Note.* t-values for the item loadings to two-tailed test:  $t > 1.96$  at  $p < .05$ ,  $t > 2.57$  at  $p < .01$ ,  $t > 3.29$  at  $p < .001$ .

## 6.9 Post hoc analysis of the indirect effect

Next, the structural model was evaluated for any *mediating* or *indirect relationships* between constructs. According to Baron and Kenny (1986, p.1174-1176) “a given variable may be said to function as a mediator to the extent that it accounts for the relation between the predictor and the criterion” and should not be confused with moderator variables “that affect the direction and/or strength of the relationship between an independent variable and a dependent variable”. There can be three types of mediation: (a) *complementary mediation* (there is indirect effect and direct effect and points at same direction); (b) *competitive mediation* (there is indirect effect and direct effect and points in different direction); and (c) *indirect-only mediation*: only indirect effect exists but not direct effect (Zhao et al. 2010, p.200; Hair et al. 2017, p.232). Preacher and Hayes (2004) suggest using the two-step

bootstrap resampling technique to test the significance of indirect relationships. Zhao et al. (2010) reiterate that the bootstrap technique is a better alternative to the commonly used Sobel  $z$ -test to test indirect relationships. In other words, bootstrapping is statistically more powerful and accommodates multiple mediators. “Rather than relying on assumed distributional properties of test statistics, resampling techniques (bootstrapping) generate their own test distributions against which to test hypotheses and generate confidence intervals” (Williams and MacKinnon 2008, p.28).

The results of the current study show possible mediation relationships between several constructs (Table 38).

**Table 38**

*Path analysis of indirect effects*

Path	Indirect effect	t-values	Low CI	High CI
PK → involvement → Islamic destination image	0.120	5.987	0.107	0.128
Islamic destination image → satisfaction → loyalty	0.279	12.967	0.245	0.289
Involvement → satisfaction → loyalty	0.323	11.769	0.301	0.341
Involvement → Islamic destination image → satisfaction	0.290	8.432	0.277	0.301

*Note.* Confidence intervals (CI) obtained from bootstrapping. Note:  $t$ -values for the item loadings to two-tailed test:  $t > 1.96$  at  $p < .05$ ,  $t > 2.57$  at  $p < .01$ ,  $t > 3.29$  at  $p < .001$ .

*Prior knowledge* indirectly influences *Islamic destination image* through *involvement*. Since both direct and indirect effects were significant, *involvement* partially mediates the influence of prior knowledge on destination image. The total effects show that *involvement* is a complementary mediation of the relationship from *prior knowledge* to *Islamic destination image*.

*Islamic destination image* indirectly influences *loyalty* through *satisfaction*. The direct relationship between *Islamic destination image* and *loyalty* was not tested. Therefore, there is possibility of full mediation for *satisfaction* on the relationship between *Islamic destination image* and *loyalty*.



*Involvement* indirectly influences *loyalty* through *satisfaction*. The direct relationship between *involvement* and *loyalty* was not tested. Therefore, there is a possibility of full mediation for *satisfaction* on the relationship between *involvement* and *loyalty*.

*Involvement* indirectly influences *satisfaction* through *destination image*. Since both direct and indirect effects were significant, *destination image* partially mediates the influence of *involvement* on *satisfaction*. The total effects show *destination image* is a complementary mediation of the relationship from *involvement* to *satisfaction*.

## 6.10 Multi-group analysis

In addition to interaction effects, it is recommended to test for heterogeneity in data by evaluating for moderation (Henseler et al. 2016; Hair et al. 2017). As discussed earlier, *moderation* influences direction and/or strength of relationships between two constructs (Baron and Kenny 1986; Hair et al. 2017). While heterogeneity can be either observed or unobserved, *multi-group analysis* is recommended for evaluation of observed heterogeneity in data (Henseler et al. 2016; Sarstedt et al. 2011). Sarstedt et al. (2011) and Hair et al. (2017) identify different approaches to multi-group analysis: (a) *parametric approach* (Keil et al. 2000); (b) *permutation procedure* (Chin and Dibbern 2010); and (c) *PLS-multi-group analysis* (PLS-MGA) using bootstrapping results (Henseler et al. 2009). The parametric approach is limited in that it requires normal distribution in data. The permutation procedure is an alternative nonparametric procedure but requires groups to be of the same size. Henseler et al.'s (2009) PLS-MGA is limited by one-sided hypothesis testing. Hence, to overcome these limitations, it is recommended to use Sarstedt et al.'s (2011) omnibus test of group differences (OTG), which combines a bootstrapping and permutation technique to compute the probability value of group variance (Hair et al. 2017). If the variance is significantly different from zero, there is variation in group influence (Hair et al. 2017).

The current study tested the moderating effect of four dimensions of religiosity on relationships between constructs, using PLS-based multi-group analysis (Table 39). Two different nonparametric multi-method MGA approaches were used to test the significance of differences between the paths in the model, including Henseler's bootstrap-based MGA (Henseler et al. 2009) and the permutation test (Chin and Dibbern 2010; Rasoolimanesh et al. 2017). Both techniques use a p value of differences between path coefficients lower than 0.05, which indicates significant differences between path coefficients across two specific groups: *value* and *community* dimensions of religiosity. The findings do not support a group

difference for *belief* and *practice* dimensions of religiosity on relationships between constructs.

**Table 39**

*Multi-group analysis*

Religious Value

<b>Paths</b>	<b><math>\beta</math>- low*</b>	<b><math>\beta</math>- high*</b>	<b>P-value Henseler's MGA</b>	<b>P-value Permutation test</b>	<b>Result</b>
Cosmopolitanism → Islamic destination image	0.098	0.208	0.000	0.033	H>L
Cosmopolitanism → Involvement	0.278	0.561	0.021	0.000	H>L
Islamic destination image → Satisfaction	0.239	0.389	0.017	0.001	H>L
Involvement → Islamic destination image	0.379	0.401	0.001	0.005	H>L
Involvement → Satisfaction	0.178	0.228	0.002	0.001	H>L
Prior knowledge → Islamic destination image	0.089	0.139	0.006	0.000	H>L
Prior knowledge → Involvement	0.108	0.123	0.028	0.000	H>L
Satisfaction → Loyalty	0.301	0.671	0.000	0.021	H>L

*Note.* \* $p < 0.05$ .

Religious Community Attachment

<b>Paths</b>	<b><math>\beta</math>- low*</b>	<b><math>\beta</math>- high*</b>	<b>P-value Henseler's MGA</b>	<b>P-value Permutation test</b>	<b>Result</b>
Cosmopolitanism → Islamic destination image	0.101	0.208	0.000	0.003	H>L
Cosmopolitanism → Involvement	0.201	0.363	0.000	0.000	H>L

Islamic destination image → Satisfaction	0.209	0.322	0.011	0.001	H>L
Involvement → Islamic destination image	0.325	0.408	0.000	0.001	H>L
Involvement → Satisfaction	0.123	0.281	0.002	0.001	H>L
Prior knowledge → Islamic destination image	0.099	0.143	0.006	0.000	H>L
Prior knowledge → Involvement	0.089	0.128	0.000	0.000	H>L
Satisfaction → Loyalty	0.289	0.579	0.000	0.001	H>L

Note. \* $p<0.05$ , \*\*  $p<0.01$ .

#### Religious belief

Paths	$\beta$ - low	$\beta$ - high	P-value Henseler's MGA	P-value Permutation test	Result
Cosmopolitanism → Islamic destination image	0.203	0.233	0.201	0.780	H=L
Cosmopolitanism → Involvement	0.178	0.198	0.389	0.451	H=L
Islamic destination image → Satisfaction	0.033 ns	0.089 ns	0.523	0.356	H=L
Involvement → Islamic destination image	0.023 ns	0.078 ns	0.890	0.479	H=L
Involvement → Satisfaction	0.150	0.178	0.489	0.689	H=L
Prior knowledge → Islamic destination image	0.023 ns	0.042 ns	0.579	0.790	H=L
Prior knowledge → Involvement	0.050 ns	0.080 ns	0.498	0.589	H=L
Satisfaction → Loyalty	0.231	0.302	0.590	0.892	H=L

Note. \* $p<0.05$ , \*\*  $p<0.01$ . n.s. Non-significant

## Religious practice

Paths	$\beta$ - low	$\beta$ - high	P-value Henseler's MGA	P-value Permutation test	Result
Cosmopolitanism → Islamic destination image	0.112	0.157	0.570	0.710	H=L
Cosmopolitanism → Involvement	0.070 ns	0.091 ns	0.320	0.489	H=L
Islamic destination image → Satisfaction	0.021 ns	0.087 ns	0.634	0.589	H=L
Involvement → Islamic destination image	0.023 ns	0.050 ns	0.723	0.580	H=L
Involvement → Satisfaction	0.167	0.182	0.609	0.723	H=L
Prior knowledge → Islamic destination image	0.137	0.145	0.689	0.901	H=L
Prior knowledge → Involvement	0.067 ns	0.080 ns	0.589	0.701	H=L
Satisfaction → Loyalty	0.131	0.202	0.523	0.801	H=L

*Note.* \* $p < 0.05$ , \*\*  $p < 0.01$ . n.s. Non-significant

### 6.11 Summary

This chapter reported the quantitative findings. Quantitative results help to test the relationships proposed in the conceptual model between antecedent factors and Islamic destination image and behavioural outcomes. Prior knowledge, cosmopolitanism and involvement were proposed as antecedent factors. Satisfaction and loyalty formed behavioural outcome variables. Prior knowledge was measured as a formative construct. Both loyalty and Islamic destination image were measured as higher order constructs. Data were analysed using SPSS v22 and SmartPLS.

There was support for all the hypotheses from H1 to H8. There was also evidence for partial mediation between the constructs. Likewise, quantitative findings tested the moderating

effect of Islamic religiosity on tourist decision-making process. The results support prior knowledge is a formative construct with three dimensions: past experience, familiarity and expertise. The quantitative results also support destination image and loyalty as higher order constructs.

PLS Multi-Group Analysis (MGA), showed significance for religious value and community dimensions of Islamic religiosity as having a moderating effect on the tourist decision-making process. MGA did not support for difference for religious belief and religious practice dimensions of religiosity on the relationship between constructs.

The next chapter will report the qualitative findings of this thesis.

## CHAPTER 7: QUALITATIVE FINDINGS

### 7.1 Introduction

The chapter on methodology (chapter 5) discussed semi-structured interview as the selected method for qualitative data collection and, in addition, justified why template analysis was used for data analysis.

This chapter presents the findings of semi-structured interviews as the qualitative stage of this study (refer to research design in Figure 2). The findings are categorised according to ‘priori’ codes developed from Chapter 5. The results from ‘posteriori codes’ that emerged from the data are also reported. The implications of these findings are compared with the quantitative results, and discussed in the Chapter 8.

### 7.2 Prior Knowledge

Interview participants discussed the role of prior knowledge in deciding to visit the Maldives. Analysis of interview results show interview participants reflecting on all three dimensions of prior knowledge: past experience, familiarity and expertise.

#### 7.2.1 *Past experience*

Muslim tourists sometimes felt reluctant to make comparisons between the Maldives and other destinations because of less visit experience. Participants were swift in telling the interviewer of their lack of visit experience before giving their opinion about a destination. *“We haven’t travelled a lot. This is the only place we find that still applies Muslim law in tourism.”*(Aiman, Male, Malaysia, T8M). *“Myself I have not travelled much except for Thailand. I did not feel much difference. Few of the people there (in Thailand) are Muslims. I have not visited a country where there aren’t any Muslims”* (Zain, Male, Malaysia, T31). Tourists who have frequent travel experience seemed more comfortable to give their opinion based on past experience. The narrative of Faisal (Male, Morocco, T3) shows this confidence based on frequent travelling, *“Other destinations, I have been to many, because I travel a lot and I can see the difference”*.

#### 7.2.2 *Expertise*

For Maahil (Male, Algeria, T16), this was his first visit to the Maldives. Maahil is a young tourist who visited with his wife. Maahil stayed in a budget accommodation in Maafushi, a local island and explained about some skills and techniques he used when evaluating the

Maldives and the hotel prior to their visit: *“Reputations in website. Like expedia.com and google.com. Then I can see the number of stars and comments”*. Maahil reports that he was able to find information about the free on arrival visa, which was one of the deciding factors.

### **7.2.3 Familiarity**

Most tourists reported some amount of familiarity with the Maldives as it is a popular tourist destination. However, tourists informed that they searched for information at the stage where they were trying to choose a holiday destination. This process of collecting information from various sources in order to become familiarised with the destination was clearly captured in the comments by Ali, (Male, Malaysia, T9), *“I read blogs in the internet. I read about someone who had come before. I also searched for booking.com and mostly from internet”*.

Search for information did not stop after destination selection. Tourists also reported becoming familiar with the destination by searching for more information even after booking their hotel. Hafiza (Female, Malaysia, T6) confidently described the information she had gathered, *“Maldives is a 90% Muslim country I researched. I don’t think I have a problem with Halal food. I think Shariah-law will be followed here right? So that means it is not a problem”*.

Gathering information about the destination was reported useful especially for first-time visitors. First-time Muslim tourists visiting the Maldives expressed positive feelings when they knew it was an Islamic country, as can be seen from the following excerpts. *“I am from Malaysia. My friends found out that we were going to the Maldives they did not know that it was a Muslim country. Even ourselves we did not know. We knew after we booked the ticket and did some research. When we found out we felt more comfortable”* (Zain, Male, Malaysia, T31). *“Because I did not know it was a Muslim country until we did some research. And like my husband says it was one of the reasons why we decided to visit for an island holiday. We could have gone to Hawaii but there is no guarantee of finding Halal food there”* (Laila, Female, New Zealand, T27F).

## **7.3 Cosmopolitanism**

Participants consistently expressed cosmopolitanism as a personality trait, with an interest towards experiencing different cultures through travel. Generally, participants expressed

views similar to Aalam (Male, Pakistan, T23) that “*you travel to different places to see different cultures and people*”. Similarly Waleed (Male, France, T25M) narrates “*We would like to visit all the countries without putting restrictions on ourselves. Because Muslims should discover other people and live with other people. Some people would prefer like a Muslim place where they can find a similar culture but it is not like that for us.*” Hence, tourists generally expressed positive attitudes towards exploring destinations regardless of religious cultural attachments of the destination.

One participant’s comment was of particular interest where the narrative revolves around the cosmopolitan image of the Maldives. Asra (T1), a female, is single, in her mid-thirties and lives in Pakistan. She was pursuing her higher studies in a western country. She appears to follow modern trends in her clothing preferences. Asra was on a short visit to her friend in the Maldives. Although it was her first visit, Asra was able to make observations on her image of the Maldives based on her short visit experience. When asked about what attracts tourists to the Maldives, she described it as a cosmopolitan destination: “*Maldives is a more moderate country. They are more liberal than my country. It is very safe. If you wanted to pray you can do that. You want to practice you can do that. Any clothes you want to wear there is no restrictions. If you come to Pakistan you have to care a little bit about your clothing. Coming to Maldives I felt it is very liberal because it is a tourist point. I would say it is a people-friendly country.*”

Some participants responded to questions on whether media association of Muslims with recent terror attacks had any effect on choosing between western and Islamic destinations. In responding, Ali (Male, Malaysia, T9) describes himself as keeping an open mind about all types of cultures: “*I don’t think so. My friends they visit Europe, New Zealand, and Australia. It does not affect anything. We should travel (to all types of destinations) because we should accept everyone. We are all the same. We are humans. As long as we don’t harm anybody we should accept them all*”. Another Muslim tourist Ranaa (Female, Sri Lanka, T11) also believes in co-existing with people from different religious backgrounds: “*Yes, you are a Muslim you have your ideas but at the end of the day you are a person. And you need to co-exist with others. You need to balance and learn how to work with others. Religion should not define you.*”

In contrast, some informants like Hassan (Male, Saudi Arabia, T21M) expressed negative feelings towards visiting some destinations because of differences in religious perspectives. Hassan comments, “*The sort of rituals and activities (they practice) and how people live*



*there... I mean there are some countries ... I don't know what you call it... but they don't believe in anything. ... I will never go to this type of place because nothing is haram".*

Some participants explain the reasons for Muslim tourists having a generally positive attitude, open-mindedness in visiting destinations and refraining from cultural prejudice. For instance Adam (Male, New Zealand, T27M) explained the difference of opinions by comparing conservatism and modernity. Adam narrates, *"The modern day Muslim, i.e., the young generation, they have become open-minded so they don't really care about some of the rules our parents or grandparents used to be mindful of. They have taken a step towards adopting a western culture."*

#### **7.4 Involvement**

Muslim tourists generally reported that tourist resorts had limited opportunities to participate and get involved in tourism activities in the Maldives. Ranaa (Female, Sri Lanka, T11) expressed her opinion regarding Muslim-friendly entertainment, *"for Muslims we don't really have an entertainment outlet as such. Every resort that you visit they have disco and bars. So what are they offering to Muslims? This is something they need to think about"*. When asked about her opinion on what should be provided, Ranaa replies, *"when I travel, I travel with family; they can put family activities. It can be something like a night under the stars... something relaxed or family games such as carom. These are basic (activities), there must be more interesting stuff."*

Lack of opportunities to become involved in tourist activities was more of a concern for Muslim female tourists and was evident from the following interview excerpts. Khalid (Male, Turkish-German, T17) who travelled with his wife, narrates their experience in a five-star tourist resort, *"For the women, it is difficult to arrange activities for Muslims compared to non-Muslims. But you have to make the best use of them. We had a villa with private pool and she can swim. When I am snorkelling she is walking. There is very little activities for us Muslims. I prefer more Muslim-friendly activities. [...] I would suggest a place only for women and only for men. Diving for women only. She did not see the underwater and she missed a big part of Maldives."*

Similarly, Hishma (Female, Canada, T22F) suggests female Muslim tourist involvement in activities can be a selling point for tourist resorts in the Maldives, *"I don't know if they had anything for the women... specifically like to try something with a female instructor [...] I also think they have an opportunity to increase the types of activities they have available"*

*to Muslims. Like women-only snorkelling. So that some women who are more religious, they might see this as an opportunity to experience something that they would not otherwise get to experience.”*

Laila (Female, New Zealand, T27) also emphasises that the absence of such activities can result in disappointment in the overall tourist experience, *“And I think the resorts can do more ... there was a couple that was staying in the resort and they were so bored that they were looking for things to do. So they were talking to the hotel staff about whether they have a tour of the island so that we can visit and see how the resort workers (locals) live”*.

## **7.5 Islamic destination image attributes**

Since the Maldives is an Islamic country, interview participants identified certain expectations in serving Muslim tourists. Respondents identified the following Islamic destination attributes as important for Muslim tourists: halal food; prayer facilities; Muslim-friendly recreation activities; cost; and safe destinations. The conceptual model proposed to measure Islamic destination image is based on Prayag and Hosany (2014). Hence, although Islamic destination attributes were identified as a priori code (refer to Table 26), the themes related to Islamic destination attributes reported here emerged from qualitative findings as **posteriori themes**.

### **7.5.1 Halal food**

The first Islamic destination attribute that emerged from the qualitative findings as an additional theme (posteriori theme) is Halal food. The majority of the participants reported availability of halal food as the main reason for visiting the Maldives. A typical scenario of ascertaining availability of halal food in selecting destinations, can be seen from the interview excerpt by Ubaid (Male, Turkish-German, T10): *“Where you can eat Halal food. This was the main reason for selecting Maldives. I asked Meeru (a tourist resort) and several resorts before deciding... and they confirmed they had halal food which was necessary for us. And there we found lots of other Muslim couples”*.

At this point it is important to note that in the Maldives, sale of alcohol, pork and non-halal food is prohibited in all 118 inhabited islands (including the capital, Malé). To that end, it is a requirement that all types of food served in food outlets and all groceries sold in supermarkets must be Halal. Consequently, there is no official authority to certify that food

is Halal. In tourist resorts, on the other hand, it is allowed to serve non-halal food. Hence, participants who stayed in inhabited islands such as Maafushi did not face this problem.

Next, interview participants were divided into two groups based on proximity between the Maldives and their home country. Informants from Malaysia, Sri Lanka, Pakistan and Singapore were classified as ‘*near home*’ destinations. Informants from Saudi Arabia, Oman, Qatar, Morocco, New Zealand, Canada, Egypt, Algeria, UAE, America, and Germany were classified as ‘*far away*’ destinations. This classification revealed that tourists from near home destinations complained less about availability of halal food. Informants from destinations close to the Maldives were familiar with availability of halal food in local islands as well as the less restrictive situation in tourist resorts. Informants from ‘*far away*’ destinations were generally less satisfied about availability of Halal food and the manner of serving halal food. Based on comments from respondents it was also obvious that hotels were able to identify Muslim tourists from near home destinations such as India, Sri Lanka and Malaysia, and they were cautious not to serve non-Halal food. However, hotels were unable to distinguish between Muslims and non-Muslims from far away destinations unless the appearance of the tourist gave clues. This problem was evidenced in Hamza’s comments (Male, UAE, T15): “*First of all, food. I think they should be careful about food. I was served with pork and sometimes they gave me wine. I told them I don’t eat pork or drink wine still they do. Some hotels they do this by mistake. They give you pork . Once I tell them, they know and they change the food. They say sorry.*” Based on analysis of comments, it was apparent that Muslim tourists from far away destinations were more likely to be offered alcohol or pork in tourist resorts. Furthermore, analysis of comments shows Muslim tourists who were residents in non-Muslim countries were more tolerant when offered non-halal food, compared to Muslim tourists who came from Muslim-majority countries.

In analysing the interview results, three additional subthemes (**posteriori sub-themes**) emerged from the qualitative findings related to Halal food.

#### **A. Posteriori sub-theme of halal food 1: Availability of halal food**

The first sub-theme was availability of halal food. Tourists generally reported expectation of availability of halal food in the hotel whether they stayed in a tourist resort or local island, given the fact that the Maldives is an Islamic country. The convenience in the availability of halal food in the Maldives and its impact on Muslim tourists, can be evidenced in the following comments:

*“Especially because this is a Muslim country. Then I don’t have to worry about food. When I go to Japan or Korea I need to look for halal food. It is very limited. The price of halal food is also very expensive. I have to look for it. Maldives is not a problem for me to come”* (Sultan, Male, Malaysia, T5).

*“It is because you don’t have to worry about anything. Everywhere you go it is halal. You don’t have to worry. It becomes a bit easy. In non-Muslim countries I have visited you have to look for halal food. It makes things a bit easier”* (Hussain, Male, Pakistan, T13).

*“You can find halal food. But most of the time when we go out to non-Muslim countries like Japan or Korea we bring our own food”* (Hafiza, Female, Malaysia, T6).

## **B. Posteriori sub-theme of halal food 2: Authenticity of halalness**

The second sub-theme related to trusting the authenticity of the halal food. Interview participants reported both positive and negative experiences related to authenticity of halal food in the Maldives. Although there is no formal authority to authenticate that food was halal in tourist resorts, being an Islamic country tourists find it more comfortable to trust that food was halal when service providers tell them it is halal. Faiha, (Female, Singapore, T29) explained her experiences in different cultural settings and her struggle with testing the authenticity of halalness, *“(in Maldives) Food is so easy, everything is halal. We don’t have to worry. We go to the shop and we know everything is halal. We don’t have any dubious feelings towards them... we believe in them. It is hundred per cent safe. In Malaysia you know that they serve others who are non-Muslims like Chinese. There are some people who say it is halal but it is not so we have to be very careful. But in Maafushi (in Maldives) we know that it is purely halal.”*

In the absence of a halal-certification system, Muslim tourists were sometimes doubtful whether the food was halal in tourist resorts. Interview participants such as Adila (Female, Malaysia, T17) expressed dissatisfaction towards mixing halal- with non-halal food by serving both on the same table, which spoils the authenticity of halalness regardless of preparation method. As Adila narrates, *“even if they say it is halal, they keep pig beside the (halal) food. It is hard to believe that it is halal. Because there is non-halal food on the same table”*. Hashim (Male, Malaysia, T34) was also disappointed with the way halal food was served in a five-star tourist resort, as it was against his expectations of the Maldives as

a Muslim country, *“It was a private resort so halal and non-halal food was mixed. So me and my wife went there, and as Muslims it is quite uncomfortable. Before visiting, we did research and we knew that it was a Muslim country. But when I visit the resort (I found) it unlikely that food will be halal. So in my opinion for the resort to attract more Muslims to the Maldives, they need to have some signage or some communication (whether they cater for Muslims). Because only a few people in that resort are Muslims, the rest (of them are) all non-Muslims.”*

### **C. Posteriori sub-theme of halal food 3: Halal food is sensitive for Muslims**

The third sub-theme was that informants generally report halal food as a *sensitive* issue for Muslims. It is important for service providers to know that simple things related to halal food may offend Muslim tourists. Furthermore, understanding the Islamic principles behind halal food is important, as what is halal can easily become non-halal if procedures are not followed. Adam elaborates on this matter in his comments (Male, New Zealand, T27M), *“Most Muslims will not eat at places where they are cooking pork at the same place. If you do that, the meat is not halal anymore. So you know, understanding boundaries where something is good enough for Muslims...having an understanding of some of those rules and appreciating them... understanding the type of facilities that Muslims need (is important)”*. Related to this Faisal (Male, Morocco, T3M) explains some of the principles that need to be followed in preparing halal food, *“If you are a Muslim you need to know whether the food is halal or not. There is a wrong idea about halal. People think if it is pork it is not halal. Halal means the chicken or sheep they have to be slaughtered in the name of God. Some Muslims think if there is no pork then it is halal. That is the wrong idea. This is the thing they need to be careful when they ask whether it is halal or not. In Maldives I know it is all halal like Morocco.”*

#### **7.5.2 Prayer facilities**

The second Islamic destination attribute mentioned by participants was prayer facilities. That is, prayer facilities emerged as an additional theme (posteriori theme). Although it is obligatory to perform five daily prayers, as mentioned in the literature, travellers are given flexibility in shortening and combining prayers. Furthermore, the Maldives being an Islamic country, there are mosques in all 118 inhabited islands and in most tourist resorts.

Some informants who stayed in local islands complained that hotels in the Maldives do not provide a Qiblah direction (direction to Mecca) in their rooms. Like Sultan (Male,

Malaysia, T5), Muslim tourists generally report that to be a proper Muslim it is obligatory to perform all five prayers regularly. Sultan stayed in Maafushi, a small local island where the call for Azan from the two mosques can be heard in most parts of the island. Most locals in the island are accustomed to praying in the mosque during prayer time. However, Sultan insists it is important to have Qiblah direction in hotel rooms, *“When I go to a non-Muslim country, they show the direction of Qiblah in the hotel. But in Maafushi or Malé they do not show the direction. Why? The tourists need to know the direction of Qiblah in the room. I was surprised being an Islamic country there is no direction”*. Adila’s (Female, Malaysia, T7) perspective regarding provision of Qiblah direction was different to Sultan. Adila was comfortable to ask the hotel for Qiblah direction and was satisfied that hotel staff were able to guide her with the direction, *“I love to make salat (prayer) in their place and it is easier for me to know how I do salat (prayer). Before this I go to Bangkok last two months and I don’t know where is Qiblah. Here I just ask where is the Qiblah. Here when I ask they say ‘what... are you a Muslim?’ and then they show me Qiblah. It is easier for me because our gadget cannot work without Wi-Fi”*. This difference of opinions can be understood from the comments by Zain (Male, Malaysia, T31), who suggested if the hotel provides prayer facilities it improves the travel experience. However, in Zain’s narrative it was clear that Qiblah direction was not an absolute necessity, *“It is good if the hotels provide our basic needs as a Muslim like.... Qiblah direction, praying mat, halal food, but if the hotel doesn’t provide it is up to us whether we want to conduct our duty or not.”*

The tourists who stayed in resorts also complained about Qiblah direction not being indicated in hotel rooms. While inhabited islands usually have guesthouse facilities, which does not fall into any star classification, tourist resorts are much bigger investments with all-inclusive facilities starting from four-star. Yet, Muslim tourists complained that tourist resorts do not provide Qiblah direction. Hamza (Male, UAE, T15) who stayed in a resort comments, *“In my room in the resort there is no indication of Qiblah. In my home country, there is an indication in hotels”*. Adam (Male, New Zealand, T27M) adds, *“Although in the hotel rooms in Malaysia... everywhere we have stayed ...there would be a little sign saying this is the direction for Kaaba (Mecca). If the arrow is pointing that way, I know you can stand and pray in that direction. We did not find it here in the Maldives”*. Hence, according to the many accounts of tourists in other destinations or hotels that they stayed, providing Qiblah direction for Muslim tourists in hotel rooms has become common practice. However, hotels in the Maldives do not provide it as a common feature.

Other suggestions related to praying include the provision of prayer mats in rooms and praying clothes in mosques (especially veils for women).

Tourists also reported positive feelings towards seeing local women wearing the veil or visiting local mosques as positive experiences of Islamic culture. Tourists who reported hearing the call for Azan expressed positive feelings towards the Maldives and its Islamic heritage. The importance of such facilities and its impact on Muslim tourists can be articulated by the comments of Muneera (Female, Saudi Arabia, T32), *“They have Qibla and Quran for us. And they are ok for us being Muslims. Even they have mosque inside the hotel (resort) and they pray Jumah. For me it is a very good experience I did not expect this. It is more natural for me I really like it here, we decided to bring our children here now with this experience”*.

### **7.5.3 Muslim-friendly recreation activities**

The third Islamic destination attribute consistently mentioned by interview participants was Muslim friendly recreation activities. That is, Muslim-friendly recreation activities emerged as an additional theme (posteriori theme). Interview results show mixed feelings towards recreation activities for Muslim tourists in the Maldives. Furthermore, tourist experiences with recreation activities were different based on whether they stayed in local islands or tourist resorts.

Typically in **local inhabited islands**, there is a dedicated area for foreign tourists for swimming and using the beach. In some islands, tourists are allowed to swim in bikinis in these designated areas. In local islands, priority is given to upholding religious values within the island community. Informants who stayed in local islands were generally satisfied to see both non-Muslims and local inhabitants, more covered on the beach as evidenced in the following two interview excerpts:

*“In Maafushi (local island) there is no separate areas. There is a public area for swimming. We swim with many people. The tourist must cover themselves with their clothes”* (Adila, female, Malaysia, T7).

*“For example I was there in Hulhumalé and you can see some private areas where ladies cannot swim there except by wearing full clothing. It is good they have full clothing”* (Faisal, Male, Morocco, T3).

Informants such as Suha (Female, Malaysia, T8), who stayed in local islands generally insist that non-Muslims should respect the religious values of the community in using public spaces, *“People should respect our religion. So you don’t do anything freely around us. You know I don’t see people kissing publicly like in America. That is what we like here. At least we didn’t see that in where we stayed. I like the way how Maafushi allocated a specific area just for a bikini beach so you can swim freely”*.

In **tourists resorts**, generally, Muslim tourists prefer facilities such as swimming pools, beach areas and spas to be more Muslim-friendly. Some of these informants specifically preferred gender segregation if Muslim tourists were to enjoy such facilities. Some interviewees informed that they do not mix with non-Muslims when enjoying recreation activities in tourist destinations. These would typically involve avoiding the bar as Muslims are not permitted to consume alcohol. However, most of these tourists do not believe the resort should be customised to the extent that it drives away non-Muslim tourists.

Others expressed satisfaction over recreation arrangements in resorts for Muslim tourists. Some of these informants believe that tourist resorts should not treat Muslim tourists any different from non-Muslims. The reason, according to Laila (Female, New Zealand, T27), is that Muslims tourists who were brought up in religiously less conservative cultures, do not want to feel they are treated differently: *“It really depends on where you are brought up. If we were brought up in one of the Arab countries. It would be a lot stricter and we would want different things. And with our holidays we would want separate pools where we can swim...for me it does not matter as I was not brought up in a strictly religious background that you have to be secluded. I like to come on holidays and feel like I am treated the same ...and without people pinpointing us as Muslims, and treating us differently completely... because we don’t want to be treated differently. Because you kind of want to be treated like everybody else”*.

An interesting observation in the results shows that informants who come from western countries such as France and New Zealand, with a majority population of non-Muslims, tend to be more open-minded, enjoy the tourist facilities as they are and do not want Muslim tourists to be treated differently. In contrast, informants from Muslim majority countries such as Pakistan and Malaysia generally preferred Muslim-friendly recreation arrangements. Informants from the Middle East such as Saudi Arabia, UAE and Qatar did not express much concern, as these tourists usually tend to stay in private villas and reported that they had the privacy. Next, the interview results related to differences of opinion on



recreation activities are explained under two additional sub themes (**posteriori sub-themes**): attire for water activities and gender segregation.

#### **A. Posteriori sub-theme of Muslim-friendly recreation activities 1: Attire for water activities**

Tourists staying in resorts have a lot more freedom to use public areas such as beaches and swimming pools wearing bikinis. The '*proper attire*' in tourist resorts for use of swimming pools is swimwear such as bikini or burkini (Muslim swimwear). Some informants such as Dhana (Female, Algeria, T12) used *burkini* where the resort did not have any restrictions on swimwear. Wahid (Male, Pakistan, T26) reported that his wife used Hijab and a diving suit to enjoy snorkelling. Some informants such as Ranaa (Female, Sri Lanka, T11) claimed that restrictions on swimwear by the resort, limited recreation activities for Muslim tourists. Similarly, Leena (Female, American, T14F) expressed dissatisfaction over restrictions on swimwear, "*When you come on your honeymoon you want to relax your mind and enjoy everything you don't want to be restricted. That is just hard for me*".

#### **B. Posteriori sub-theme of Muslim friendly recreation activities 2: Gender segregation**

Interview participants had different opinions regarding gender segregation for recreation activities. One informant Shah (Male, American, T14M) narrated, "*It would be nice to have separate swimming pools. Obviously our women cannot mingle with them (non-Muslims)*". Similarly, Adila (Female, Malaysia, T7) comments, "*For sensitive issues it is good to have separate areas for women. I feel very comfortable if we have a separate place to do things in our way*". Aalam (Male, Pakistan, T23), expressed a different opinion in his narrative, "*No I don't think so. If they need to be separated then stay at home. If you travel to different places to see different cultures and people... it need not be separate. The mosque was there and I think the food was halal. .. this is sufficient what else would Muslims need?. If you put restrictions on everything then you would not be able to survive in this world. There can be extremist views but for me it is fine*".

Informants, such as Wahid (Male, Pakistan, T26), who visited with their partners, often stayed in a private villa where there was a private pool and beach. These interviewees inform that Muslim tourists cannot enjoy tourist resorts unless they stay in a private villa. This opinion was strong in Wahid's comments, "*You cannot enjoy like other people. But I have water villa so I have my own pool and I can do swimming there. So I can do swimming*".

*there. Of course I have access to the sea too. This why I say there is privacy and I can enjoy, otherwise I cannot enjoy”.*

#### **7.5.4 Cost**

A recurrent theme that emerged from analysis of the findings from interviews with Muslim tourists was the concern regarding the cost of holiday experience in the Maldives. Hence, cost of tourist experience or cost considerations emerged as a fourth Islamic destination attribute from the qualitative findings as a posteriori theme. One participant, Hafiza, (Female, Malaysia, T6) expected tourism services providers in the Maldives to show respect to the principles of Shariah Law (Islamic law) in pricing tourism products and services. Hafiza narrates, *“I think they should be transparent in pricing. Like retail things like ice cream. The price tag is not there so I think they charged differently for tourists and locals. So I think they should put the price tags. Some resorts they offer different price for the excursion going for snorkelling some offer for 50 or 80 after negotiation it can go down to 35. This means they don’t have a fixed price. In Islamic Shariah they cannot have something hidden; it should be transparent”.*

Another informant, Sultan (Male, Malaysia, T5) cautioned that although an Islamic destination is attractive for Muslim tourists, visitors may find cost a constraint. *“If we look in one angle because it is an Islamic country I would recommend (to visit). But if you look at cost it is very costly so I cannot encourage to come here. I went to several places. Compared to Korea. Indonesia, Japan, Australia and Singapore, here it is very expensive. Why do you do all the business in US dollars”* (Sultan, T5).

Tourists suggest that although the Maldives is known as a luxury and expensive holiday destination, they managed to spend their vacation within an affordable budget. Informants like Suha (female, Malaysia, T8F) insisted that most tourists in Malaysia are not aware of this alternative. *“Since for Maldives the only income source is tourism. That is why your tax and price is very high and it is very expensive. We understand that it is the only income source. However, because of this not everyone can afford to visit Maldives. Maafushi is not expensive. In Malaysia they don’t talk about where they can find a cheaper place in Maldives. The only thing they talk about is Maldives is expensive. They always think it is expensive. In our experience visiting Maldives is not expensive based on our Maafushi experience. The hotel for four days and three nights it is 700 Malaysian Ringget. For me people from Malaysia can afford if there is a friend with experience on the Maldives”* (Suha, T8).

### 7.5.5 Safe destination for Muslim tourists

Another theme that emerged from the interview findings that was deemed as important for Muslim tourists was describing the Maldives as a safe destination from the qualitative findings as a posteriori theme. From the following two interview excerpts, it is evident that Muslims generally feel safe in Islamic destinations:

*“It helped me to feel safe. For Muslims, we feel comfortable. I feel safe in Muslim countries. I think because the religion is same as mine”* (Adila, Female, Malaysia, T7).

*“There is also no violence or crime here. It is very calm here. I can tell my Muslim friends they don’t have to worry about anything. Because they are Muslims I don’t think they will do something harmful to us”* (Hafiza, Female, Malaysia, T6).

Ubaid (Male, Turkish-German, T10) adds that a safe destination makes it comfortable to enjoy holidays in Islamic countries, *“It was comfortable. It was not offensive”*.

The interview findings suggest that Muslim tourists are sometimes cautious in travelling to non-Muslim countries. Muslim tourists point out the importance that the destination portrays a positive and welcoming image towards Muslims. When asked about what concerns Muslims when making travel decisions, Ranaa (Female, Sri Lanka, T11) emphasises that safety was her first priority in selecting a destination, *“Main concern is safety of the country politically or otherwise. [...] I don’t want to pin-point but this is an example... like in France because of the recent political turmoil. If we are to visit we will be hesitant because we are not sure. What the media portrays is something different, what might be happening within the country might be quite different. But the image we are getting is that they are not welcoming Muslims who are covered. This makes you to step back because you have to consider your safety when you are going there. You do not want to be taunted. Verbally abused or physically abused”*.

A similar narrative regarding safety for Muslims in tourist destinations was shared by Ahmed (Male, Saudi Arabia, T32). According to Ahmed’s comments he felt more safe in Islamic destinations: *“I think you feel more safe in Muslim countries. People with western views...when you wear Hijab you feel more safe in Muslim countries... you feel comfortable. I think if I visit European country they are afraid of us. I have to check whether*

*it is a safe country... I have to read the news ... to see what they say about this country. How they contact with Muslims. Maybe I will not go if they have bad history or bad news”.*

Hence, Muslim tourists find it assuring that the Maldives is an Islamic country and a safe and welcoming destination for Muslim tourists. Hassan (Male, Saudi Arabia, T21) expanded that if physical appearance suggests you are a Muslim, it has an impact on how you are treated in some destinations. Consequently in Hassan’s comments, it was evident the Maldives, being an Islamic country, was safe for Muslim tourists, *“But if you go to other countries I don’t want to name any country ... they don’t make you feel welcome. I don’t look like a Muslim first of all because I am a guy and I dress normally, but if it is a woman with hijab or a guy with a beard, I think there is going to be a couple of problems in other countries. In the Maldives you are not going to face that kind of stuff.”*

## **7.6 Islamic religiosity**

Interview participants were asked to express their opinion on what ‘being religious’ meant to them. In analysis of the interview results, it was clear that Muslim tourists generally relate to the four dimensions of religiosity: religious belief, religious practice, religious value, and community. However, regarding religious belief most tourists did not elaborate beyond mentioning that it was important to believe in the five pillars of Islam and following these obligations in practice. However, most tourists expanded on religious values as active and sensitive when it comes to tourism consumption. Likewise, several informants expressed heightened feelings of positive feelings to interact with local Muslim communities as followers of the same religious faith.

### **7.6.1 Religious belief**

For Hishma (Female, Canada, T22F) being religious, *“means belief in one God. Believing in the five pillars”*. Similarly, Adila (Female, Malaysia, T7) says *“Being religious means about our belief. I think all religions ask about doing good... ask us to do the right thing but it is the people who change its meaning.”*

### **7.6.2 Religious practice**

Informants also report that it is important for Muslims to practice their religion. This perspective can be captured from the opinions expressed by Sultan (Male, Malaysia, T5), *“For me if you are a Muslim I need to follow what I have been taught as a Muslim. Follow the Quran, the Hadith and Sunnah”*. Religious practice for Muslims usually requires

engaging in prayers as well as showing good citizenship. As Khalid comments (Male, T17M, Turkish-German), *“Religious Muslim should pray five times a day. He should follow rules of Islam. Know better than non-Muslims. Respect people, animals and the environment... they should be good people... they should not be aggressive and should smile”*. Wahid (Male, New Zealand, T26) expands on the key sources of guidance for religious practice for Muslims, *“Being religious means to practice the things that Allah and Prophet told us to bring in our life. And to convey to other people that this is our religion and our dheen (religion) and if you are practicing this then you are a good person”*

### **7.6.3 Religious values**

Participants also expressed their opinions on religious values and the interrelationship with tourist activities. Interview participants informed that religion guides everyday decisions and helps to distinguish right from wrong. Religious values can become active at any time and guide behaviour. This was clearly articulated by the comments of Asra (Female, Pakistan, T1), *“In a way like you see consciously or unconsciously it is in your mind. You have to do certain things. You should not do certain things. It guides you somehow. Sometimes you realise you should not do this because you realise it is not in my religion. Your consciousness does not allow you to do that. Sometimes in my daily life I feel like no I am not into alcohol. The teaching given to me by my parents it is there”*. Asra admits herself as someone who does not strictly practice religious obligations such as her daily prayers. However, the religious values she has inherited from her parents still seem to guide her everyday behaviour.

Consequently, Umar (Male, Saudi Arabia, T4) highlighted that tourism service providers should be aware of the importance of religious values for Muslim tourists: *“They (tourism service providers) need to be educated about fiqh (Islamic Law). The basic of fiqh. So that they will be able to deal with people. Then they will know what is right and what is wrong. The food [needs to be] halal. Not to offer alcohol to Muslims. Being respectful to Muslims”*.

Likewise, Umar stayed in a tourist resort for three days with his wife. During his short stay at the resort, Umar found the beach at the tourist resort with mostly non-Muslims *“who were basically naked”* as uncomfortable. Umar explained that he simply responded to the situation by walking away. Meanwhile, according to Akram (Male, Oman, T2) to define religious values, that is to identify what is acceptable and unacceptable, Muslims refer to the Quran and the life of Prophet Mohamed (Sunnah): *“We are a young couple. We do anything. As long as it is not against Quran or Sunnah or outside our religion we do it [...]*

*but there are not many restrictions". The intensity of religious values varies between Muslims based on their level of understanding of these two sources. As pointed out by Ranaa (Female, Sri Lankan, T11), religious values are something that you learn progressively in your life and based on this learning, your views and behaviour may change: "Being religious means you have your ideas. It is a learning experience throughout. And what you believe today may not be what you believe a few years down the line. Because every day you learn and change. And you don't enforce the same ideas upon others. It is a sort of lifestyle choice. You try to incorporate that into your daily activities. And stay within the rules and regulations."*

#### **7.6.4 Religious community attachment**

The conceptual model proposed engagement in religious organization as representing the religious community attachment dimension in measurement of Islamic religiosity. The qualitative findings showed engagement with local Muslim communities as an additional theme that was important for Muslim tourists. Both of these are related to engagement with Islamic culture.

The feelings of community and belongingness brought about by a common religious faith group Islam, was a common theme shared by Muslim tourist informants visiting the Maldives. The importance of and satisfaction from, interacting with local Muslim communities were emphasised in the following interview excerpts:

*"Friendly. Very friendly. I like the way they greet us. Once they saw me wearing hijab, they say she is Muslim and they greet us well. Smiling. I know how they feel to find another Muslim who is not local. So I like that"* (Suha, Female, Malaysia, T8F).

*"Because our mentality is different. We go to places where people are just like us. We are brotherhood because we are Muslims"* (Saleem, Pakistan, T24).

*"Religion brings similarities and familiarities to a person and you feel more comfortable and protected ... if you talk about how to fascinate tourists to come to Maldives ... like if some people asked me I would say once in a lifetime one should go and experience the life of the people living in the islands"* (Asra, Female, Pakistan, T1).

*“Whenever we pass by we say assalamu alaikum (Muslim greeting) and it feels so nice. We don’t get abused like in other countries. Because I wear hijab and look Malaysian they assume that... but when I tell them no I am from Singapore they are surprised. So because I feel they are Muslims, they smile at each other, take selfies, say salaam... so I am really impressed with the people in Maafushi”* (Faiha, Female, Singapore, T29F).

Muslim tourists insist that the Maldives were different compared to other Muslim countries they have visited. According to Aiman’s (T8, Malaysia) comments, the level of bonding and belongingness connected by religious faith seems to be enhanced in the Maldives: *“Even in Malaysia there are lot of Muslim people but they don’t treat other Muslim tourists like the way they treat us here. Even from the first day here (in Maldives) we are very happy. Everybody was excited when they see us. And they assalamu alaikum (Muslim greeting). The relationship is different when you compare with Maldives and Malaysia. Even if you visit Malaysia if they recognise you as a Muslim, still they never ask ‘are you a Muslim?’ Many Bangladesh people are working in Malaysia they never ask whether they are Muslims. Even in Indonesia the culture is not like Maldives it is really different”*.

Interview participants further suggested that this unique feature of Muslim community or Islamic culture should be emphasised in promoting the Maldives as a tourist destination. For instance, Hishma (Female, Canada, T22F) suggested, *“I think if they market it more as an Islamic country they would probably see more tourists from Muslims who want to support the local Muslim economy. For example we were thinking about Bora Bora and the Maldives. Between these two we just picked the Maldives eventually. But had I known that it was a Muslim country before I would have just picked it right away. I am more likely to support Muslim countries than non-Muslims like Tahiti”*.

## **7.7 Satisfaction and loyalty**

Generally, interview participants expressed positive feelings about their travel experience to the Maldives as evidenced by the following narratives:

*“Maldives it is a good place to come and explore...Yes. I would recommend”*(Asra, Female, Pakistan, T1).

*“This is my first visit and I am really satisfied”* (Maaha, Male, Algeria, T16).

*“I visit Maldives because of the weather, the beaches, and resorts and I also know that it is a Muslim country so it makes me happy to come and spend my vacation here”* (Hassan, Male, Saudi Arabia, T21M).

*“Even from the first day here we are very happy. Everybody was excited when they see us”* (Suha, Female, Malaysia, T8F).

Most interview participants associated their satisfaction with Islamic image attributes of the Maldives as emphasised in the following interview excerpts:

*“I felt happy. Knowing that this country was a hundred per cent muslim country. All visitors... I feel like I can deal with them freely; they know my religion and I know their religion. I know their concepts, their rules and their religion so this made it easy for me to deal with them”* (Dhana, Female, Algeria, T12).

*“There are more Muslims here than other countries. In Algeria you don’t think you are in an Islamic country. But here you feel it. That you are in an Islamic country”* (Maaha, Male, Algeria, T16).

*“Firstly because of the scenery, because it is an island and the beautiful water and it is very famous for its weather...but I really loved Maldives because it is a totally Islamic country. I do not need to worry about the food and the environment also I feel very comfortable. When I was in Maafushi I feel really peaceful. Also I feel very comfortable”* (Faiha, Female, Singapore, T29F).

At the same, while interview participants had some expectations of the Maldives being a Muslim country, tourists expressed dissatisfaction when these expectations were not achieved:

*“The tourists need to know the direction of Qiblah in the room. I was surprised being an Islamic country there is no direction...If we look in one angle because it is an Islamic country I would recommend. But if you look at cost it is very costly so I cannot encourage to come here”* (Sultan, Male, Malaysia, T5).

*“I will not recommend... because the environment is not ideal for a Muslim”* (Saleem, Male, Pakistan, T24).



## 7.8 Summary

This chapter reported the qualitative findings from semi-structured interviews from Muslim tourists who visited the Maldives. Qualitative data were analysed using template analysis. Consequently, the qualitative findings were organised around concepts proposed in the conceptual framework as priori themes (refer to section 4.9). Hence, qualitative analysis provided in-depth understanding of the concepts explaining the Muslim tourist decision-making process: prior knowledge, cosmopolitanism, involvement, Islamic religiosity, Islamic destination image and behavioural outcomes. Generally, the findings support the conceptual model that these concepts are important for Muslim tourists in explaining tourist decision-making processes.

Additional themes emerged from the qualitative analysis as posteriori themes. Since the interview questions focused around the constructs in the conceptual model, posteriori themes were mainly sub-themes related to the construct of Islamic destination image. For instance, halal food, prayer facilities, Muslim-friendly recreation facilities, cost and safety emerged as posteriori themes of Islamic destination image. Within the halal food theme, availability, authenticity and sensitivity emerged as sub-themes. Likewise related to the Muslim recreation facilities theme, attire for water activities and gender segregation emerged as sub-themes. Within the Islamic religiosity construct, engagement with local Muslim community also emerged as a posteriori sub-theme.

The next chapter will discuss the significance and implications of both quantitative and qualitative findings.

## CHAPTER 8: DISCUSSION

### 8.1 Introduction

This chapter combines the quantitative and qualitative results of chapters 6 and 7 to discuss the implications of findings with respect to the research aim and objectives. The aim of current study is to investigate whether religion influences the Muslim tourist travel decision-making process to Islamic leisure destinations. The study contributes to image formation theory.

Chapters 2, 3 and 4, reviewed the pertinent literature related to the conceptual model (refer to Figure 10) proposed for this study, to investigate Muslim tourist decision-making processes. The conceptual model proposed prior knowledge, cosmopolitanism, and involvement as factors influencing image formation with respect to Islamic destination image. In addition, satisfaction and loyalty was proposed as behavioural outcome variables. The influence of religion was proposed to be measured with Islamic religiosity as a moderating variable on the relationships between constructs.

Through the lens of pragmatism as a research philosophy, the present study conducted a mixed methods approach (Chapter 5). The findings of the quantitative and qualitative data are reported in chapters 6 and 7 respectively.

This chapter presents discussion of results from the quantitative and qualitative stage with respect to research objectives, conceptual model and proposed hypotheses. Thereafter, the implications of these findings with respect to literature, theory and practice are discussed. Finally, limitations of the current research and recommendations for future studies are highlighted.

The discussion chapter is organised and structured around the objectives of the current study with concurrent interpretation of quantitative and then qualitative findings. The objectives of this study are restated first:

1. To explore factors which influence image formation in an Islamic leisure destination.
2. To understand the effect of Islamic destination image on behavioural outcomes.
3. To examine the interrelationship between factors which influence image formation and behavioural outcomes with respect to Islamic destination image

4. To assess whether Islamic religiosity influences the tourist decision-making process for Muslim tourists

To achieve the objectives of the study, first a critical review of the literature was conducted ending in the development of a conceptual framework. Hence, chapter 2 reviewed literature on Islamic destination image conceptualisation and measurement. Chapter 3 reviewed literature suggesting three antecedent factors as image formation factors for Islamic leisure destinations: prior knowledge, cosmopolitanism and involvement (refer to conceptual Figure 10). The empirical results support a positive connection between these three factors and Islamic destination image of Maldives. Hence, objective one was attained.

The conceptual model (refer to Figure 10) illustrates the Muslim tourist decision-making process with antecedent factors influencing destination image formation and resulting behavioural outcomes. The three stage decision-making process with antecedent variables, destination image and behavioural outcomes is supported in the tourism and services marketing literature (Brady et al. 2005; Žabkar et al. 2010; Prayag and Hosany 2014; Gannon et al. 2017). Then religiosity was included as a moderating factor on these relationships. The overarching theory for the current study is *image formation theory* based on Beerli and Martín (2004a).

The literature suggests destination image as the key variable for the conceptual model. That is, destination image is the most researched topic in tourism studies due to its influence on the tourist decision-making process (Assaker 2014; Becken et al. 2017). Due to lack of cultural perspectives on image formation in the existing literature, the current study followed Chen et al. (2013) in choosing to investigate the Islamic destination image of the Maldives. To measure destination image, studies generally choose between two options. One following Echtner and Ritchie (1991) which requires both qualitative and quantitative techniques with the aim of capturing both common and unique attributes specific to the destination. The scope of such studies usually ends by identifying the attributes of the destination that are being studied and does not necessarily examine relationships between destination image and other variables. The current study follows a second stream of studies (Beerli and Martín 2004a; Baloglu and McCleary 1999; Martín-Santana et al. 2017). In this stream of studies, the emphasis is on understanding factors that contribute to image formation and the resulting behavioural outcomes. When illustrated as a conceptual model with antecedents and behavioural outcomes of destination image construct, it helps to understand the tourist decision-making process. The objectives of the present study have

been developed to understand this tourist decision-making process for Muslim tourists in an Islamic leisure destination. The quantitative and qualitative results with respect to research objectives are discussed next.

## **8.2 Objective 1: To explore factors which influence image formation in an Islamic leisure destination**

### **8.2.1 Quantitative phase: theoretical model**

To meet objective one, in the quantitative phase it was important to identify appropriate measurement scales for the proposed constructs in the conceptual model.

In this regard, destination image for a given destination can be measured by selecting attributes from a list of common destination attributes in the literature (e.g., Echtner and Ritchie 1991; Gallarza et al. 2002; Beerli and Martín 2004a; Baloglu and McCleary 1999; and Pike and Ryan 2004). Several researchers highlight the importance of examining the relationship between tourism and religion from a leisure tourist perspective (e.g., Henderson 2008; Weidenfeld 2006; Weidenfeld and Ron 2008) as opposed to the pilgrim or religious tourist perspective (e.g., Cohen 1979; Smith 1992). However, the literature is not clear concerning Islamic tourism when the purpose of the research is to examine leisure tourists (Henderson 2003). Furthermore an appropriate measurement scale for an **Islamic destination image** has yet to be established (excepting Chen et al. 2013). The current study selected Prayag and Hosany (2014) for measurement of a destination image that has been tested for reliability and validity on Muslim tourists (from UAE) visiting a luxury destination (Paris). Islamic destination image was then measured as a higher order construct consisting of five dimensions: customised activities and amenities; destination accessibility; luxury services, people and reputation; luxury shopping and dining experience; and culture and weather.

Following Kerstetter and Cho (2004), Taheri et al. (2014) and Sharifpour et al. (2014a), **prior knowledge** was conceptualised as a higher order multidimensional construct consisting of three dimensions: *familiarity*, *past experience* and *expertise*. For **cosmopolitanism**, the current study selected scale proposed by Cleveland et al. (2013) which has been tested for reliability and validity in their study examining the relationship between culture, religion, values and consumption using the cosmopolitanism scale. Literature on **involvement** measurement is inconsistent regarding whether it is a unidimensional or multidimensional construct with contradictory results across studies.

Involvement was measured based on Lu et al. (2015), on the hedonic/pleasure perspective of involvement.

Once the measurement scales for antecedent factors and Islamic destination image construct were identified from the literature, the next step was testing the relationships between image formation factors and destination image (H1 to H5) (refer to conceptual model Figure 10). The first part of the quantitative results tested the measurement models. The second part tested the structural relationships between constructs using PLS-SEM analysis (refer to chapter 6).

Objective one relates to examining the relationships between prior knowledge, cosmopolitanism and involvement as antecedent factors with Islamic destination image construct. Descriptive findings and measurement model findings are explained first, thereafter the empirical findings of the structural model testing hypotheses related to objective one are discussed.

#### **A. Descriptive results discussion for antecedent variables and destination image**

The mean and standard deviation statistics for the five dimensions of Islamic destination image are illustrated in Table 40. The descriptive results of destination image are compared with the original scale of Prayag and Hosany (2014) who investigated destination image of Paris for Muslim tourists from the UAE. Likewise, the results are compared with Gannon et al. (2017) who investigated the image of Saudi Arabia for Muslim Umrah travellers.

**Table 40**

*Descriptive statistics for destination image of the Maldives*

<b>Destination image</b>	<b>Mean</b>	<b>SD</b>
<b>A. Customised activities &amp; amenities</b>		
<i>7.7 Tailor made day trips and activities</i>	5.52	1.534
<i>7.6 Organised tour to experience local culture (e.g., island hopping, visit to capital island, etc.)</i>	5.48	1.565
<i>7.5 Availability of trained help</i>	5.44	1.577
<i>7.8 Upscale local transportation facilities (e.g., speed boat, seaplane, etc.)</i>	5.70	1.548
<b>B. Destination accessibility</b>		
<i>7.17 Language familiarity</i>	5.21	1.793
<i>7.18 Safety and security for you and your family</i>	6.33	1.072

<i>7.16 Local cuisine that is in compliance with religious beliefs (e.g., halal food)</i>	6.11	1.341
<i>7.19 Easy to get tourist visa</i>	6.43	1.142
<b>C. Luxury services, people and reputation</b>		
<i>7.2 Luxury accommodation</i>	6.11	1.216
<i>7.3 Customized services (e.g., travel arrangements)</i>	6.01	1.278
<i>7.4 Friendly people</i>	6.33	1.156
<i>7.1 A destination with a good reputation</i>	6.22	1.195
<b>D. Luxury shopping and dining experience</b>		
<i>7.9 High-end shopping and boutiques</i>	4.04	1.803
<i>7.10 Luxury brands for shopping</i>	4.00	1.804
<i>7.11 Gourmet dining</i>	5.10	1.723
<b>E. Culture and weather</b>		
<i>7.14 Interesting natural attractions (e.g., beach, lagoons, marine life, etc.)</i>	6.36	1.138
<i>7.15 Pleasant weather and climate</i>	5.91	1.404
<i>7.12 Heritage and history (e.g., museum)</i>	4.23	1.794
<i>7.13 Well known spa and wellness facilities</i>	4.85	1.805

There was statistical support for the ‘customised activities and amenities’ dimension of destination image with mean scores ranging between 5.44 and 5.70. Item 7.8 showed the highest mean indicating provision of ‘upscale local transportation facilities’ as a strong indicator of the customised activities dimension. This may be reflected by the provision of seaplane and speedboat transfer facilities between airport and tourist resorts. In contrast, this item showed the lowest mean in Prayag and Hosany (2014) and Gannon et al. (2017). Instead, the highest mean item for Prayag and Hosany (2014) was ‘cultural tours’ and for Gannon et al. (2017) ‘tailormade day trips’. The lowest mean for this dimension in the present study was item 7.5, ‘availability of trained help’ still supporting as a useful item. The standard deviations ranged between 1.534 and 1.577.

There was support for the ‘destination accessibility’ dimension with mean statistics ranging between 5.21 to 6.43. The highest mean was for item 7.19 ‘easy to get visa’ as a strong indicator of destination accessibility dimension. The lowest mean score was for item 7.17 ‘language familiarity’ which was consistent with Prayag and Hosany (2014). The highest item for the ‘destination accessibility’ dimension was ‘safety and security for you and your

family’ for both Prayag and Hosany (2014) and Gannon et al. (2017). The standard deviations in the present study ranged between 1.072 and 1.793.

The mean score of items support the dimension ‘luxury services, people and reputation’, which ranged between 6.01 and 6.33. Hence, the mean score for all items in this dimension showed strong empirical support. Although the Maldives is popularly known as a luxury tourist destination, according to the knowledge of the researcher, this is the first study to show empirical support that tourists give high priority to the Maldives as a destination providing luxury services. The highest mean score was item 7.4 ‘friendly people’ and the lowest item was 7.3 ‘customised services’. In comparison Prayag and Hosany (2014) found the highest mean for ‘luxury accommodation’ and the lowest mean for ‘customised services (travel arrangements)’. Gannon et al. (2017) also found the highest mean for both ‘luxury accommodation’ and ‘customised services (travel arrangements)’. The lowest mean for Gannon et al. (2017) was ‘destination with good reputation’.

The mean scores for items representing the ‘luxury shopping and dining experience’ dimension was supportive ranging from 4.00 to 5.10. Item 7.11 ‘gourmet dining’ showed the highest mean score while item 7.10 ‘luxury brands for shopping’ scored lowest mean. This may be reflected by the fact that there is a lack of opportunities to engage in branded shopping experiences in tourist resorts as well as local islands. Conversely, for Paris, Prayag and Hosany (2014) found the highest mean for ‘high end shopping areas’ and Gannon et al. (2017) found the highest mean for ‘luxury brands for shopping’. Hence, both Paris and Saudi Arabia scored better in terms of branded shopping experience.

There was support for the fifth dimension of destination image, ‘culture and weather’ with mean scores ranging from 4.23 to 6.36. The highest mean was for item 7.14 ‘interesting natural attractions including beach, lagoons and marine life’. This may be reflected by the attraction to the Maldives as an island tourist destination. Prayag and Hosany (2014) found highest mean scores for ‘well known spa and wellness facilities’ for Paris. The lowest mean was for item 7.12 heritage and history. In contrast this item showed the highest mean in Gannon et al. (2017) for Saudi Arabia.

Hence, descriptive statistics show clear differences for Muslim tourists on preferred destination attributes between the Maldives, Paris (Prayag and Hosany 2014) and Saudi Arabia (Gannon et al. 2017), suggesting that, although these three studies used the same scale to measure destination image, it is a useful measurement scale to determine preferred destination attributes for Muslim tourists in different destinations.

The mean scores for involvement construct ranged between 5.10 and 5.66 (Table 41) indicating a reasonable level of involvement of tourists in tourist activities in the Maldives. The standard deviations ranged between 1.454 and 1.614. The high stand deviation suggests there were differences in the level of tourist involvement among participants. Since the original study by Lu et al. (2015) did not report mean and SD figures, it was difficult to compare.

**Table 41**

*Descriptive statistics for involvement*

<b>Involvement</b>	<b>Mean</b>	<b>SD</b>
<i>5.1 There are a variety of activities for me to participate in my visit</i>	5.10	1.575
<i>5.2 The activities that I can participate in are interesting</i>	5.66	1.454
<i>5.3 I can freely participate in various tourist activities during my visit</i>	5.39	1.614

The mean statistics for items representing cosmopolitanism were supportive of including the construct in the theoretical model. The mean scores ranged between 5.30 and 5.77 (Table 42). The highest mean score item was 6.4 related to engaging with people from different countries to learn about views of other people. The lowest item was 6.1, which related to observing people from different cultures and learning from them.

**Table 42**

*Descriptive statistics for cosmopolitanism*

<b>Cosmopolitanism</b>	<b>Mean</b>	<b>SD</b>
<i>6.1 I like to observe people from other cultures, to see what I can learn from them</i>	5.30	1.612
<i>6.2 I enjoy exchanging ideas with people from other cultures or countries</i>	5.73	1.361
<i>6.3 I am interested in learning more about people who live in other countries</i>	5.76	1.360
<i>6.4 I enjoy being with people from other countries to learn about their views and approaches</i>	5.77	1.377

The average mean scores for cosmopolitanism in the present study was 5.64. This is consistent with the study of Cleveland et al. (2013) which also reported the average mean for the Muslim sample as 5.49. These figures can be compared as Cleveland et al. (2013) also measured cosmopolitanism on a seven-point Likert scale.



## **B. Discussion of measurement model results for antecedent variables and Islamic destination image**

### **Islamic destination image as a higher order construct:**

The Islamic destination image construct passed validity and reliability tests (section 6.4). The construct also sufficed as a higher order construct representative of five dimensions (section 6.6). Previous literature using the scale of destination image did not test as a higher order construct (e.g., Prayag and Hosany 2014; Gannon et al. 2017).

There was support for the relationship between higher order constructs and underlying constructs as significant ( $p < 0.05$ ), and  $R^2$  values of each underlying dimension was well above the recommended value of 0.5 (Hair et al., 2017) (Table 43). Hence, this study showed higher order dimensions of destination image explain more than 50% of variance of the respective lower order dimensions. Therefore, destination image as a higher order construct was empirically supported.

**Table 43**

*Destination image component coefficients*

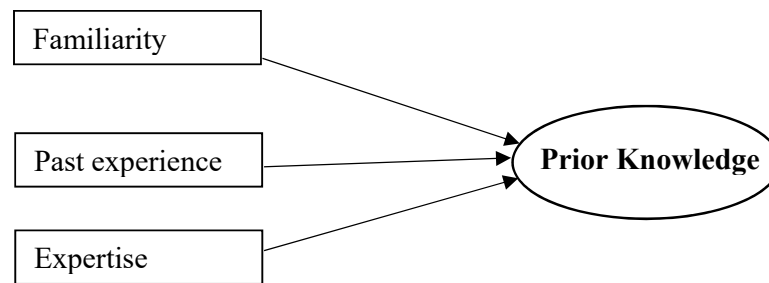
<b>Higher order dimensions of destination image</b>	<b>Coefficient (<math>R^2</math>)</b>
Customised activities & amenities	0.716
Destination accessibility	0.715
Luxury services, people & reputation	0.702
Luxury shopping & dining experience	0.778
Culture and weather	0.730

### **Prior knowledge as a formative construct:**

In the quantitative stage, prior knowledge was operationalised as a formative construct (Bollen and Lennox 1991) (refer to section 6.5). Following Diamantopoulos and Winklhofer (2001), four steps were followed in testing prior knowledge as a formative construct. First for *indicator specification*, formative constructs require all possible indicator variables to be included in the measurement. Hence, the indicator variables were generated from previous literature (Kerstetter and Cho 2004; Taheri et al. 2014) to include three variables: familiarity, past experience and expertise (Figure 28). Similar to Taheri et al. (2014), the highest indicator weight was shown for past experience at 5% significance

level. Familiarity loaded as the lowest item but was positive while it was negative for Taheri et al. (2014). Hence, indicator weights show a better reliability of prior knowledge compared to Taheri et al.'s (2014) results. VIF values were between 1.013 and 1.516, which was lower than Taheri et al. (2014) (1.37 to 2.50). There is empirical support for all three indicator variables (familiarity, past experience and expertise) forming prior knowledge construct. Hence, prior knowledge construct passed reliability and validity tests as a formative measurement construct.

**Figure 28: Prior knowledge as a formative construct**



In previous literature, although Kerstetter and Cho (2004) initially operationalised prior knowledge as three dimensions, due to lack of empirical support, prior knowledge was eventually proposed as a two-dimensional construct where familiarity and expertise was combined as a single dimension. Kerstetter and Cho (2004) further advocate that treating familiarity and expertise as distinct concepts in tourism can be misleading. In contrast, the findings of the present study are consistent with Taheri et al. (2014) and argue that: (a) the elements of prior knowledge should not be treated as separate elements (e.g., Sharifpour et al. 2014a), but combined to form prior knowledge; (b) and to capture the full scope of prior knowledge, all three elements – past experience, familiarity and expertise – must be included in measuring prior knowledge. As mentioned by Taheri et al. (2014), the exclusion of any one of these three elements means that it does not capture the full scope of prior knowledge. Hence, formative measurement of prior knowledge seems to be a theoretically advanced and better approach to investigate tourist behaviour. The difference in results could be because Kerstetter and Cho (2004) collected data prior to visitation, while Taheri et al. (2014) and the present study collected data after visitation.

## **Cosmopolitanism and involvement as a reflective construct**

Cosmopolitanism and involvement were measured as reflective measurement models. They were tested for reliability and validity (refer to section 6.4.1). Empirical results support internal consistency with high correlation between items for each of the two measurement constructs. That is, Cronbach's alpha was above 0.7 (Nunnally 1978) (cosmopolitanism,  $\alpha = 0.864$ ; involvement,  $\alpha = 0.749$ )

For cosmopolitanism Cronbach's alpha was higher than the study of Cleveland et al. (2013) ( $\alpha = 0.726$ ), which tested the original scale on Muslim and Christian Lebanese consumers. Furthermore, Cronbach's alpha value was comparative to Gannon et al. (2017) who used the same scale on Muslim Umrah travellers in Iran ( $\alpha = 0.865$ ). In the original study from which tourist involvement scale was borrowed, Lu et al. (2015) found high construct reliability for the scale ( $\alpha = 0.92$ ). Hence Cronbach's alpha in the current study for involvement ( $\alpha = 0.749$ ) was lower than Lu et al. (2015).

For cosmopolitanism, composite reliability value was comparative to Gannon et al. (2017) (CR=0.908). AVE was also around the same values as Cleveland et al. (2013) (AVE = 0.711) and Gannon et al. (2017) (AVE=0.713). Factor loadings in Lu et al. (2015) for involvement were comparatively similar in value with the current study (INV1=0.85, INV2=0.85, and INV2=0.97). Hence, the two constructs passed reliability and validity tests as reflective models.

### **8.2.2 Qualitative phase: theoretical model**

#### **A. Islamic destination image attributes from the qualitative phase**

The qualitative results were generally consistent with the quantitative findings regarding preferred attributes of the Maldives for Muslim tourists. 'Interesting natural attractions (e.g., beach, lagoons, marine life, etc.)' were the second most preferred attribute after 'free on arrival visa' in the quantitative survey. Likewise, in the interview with Muslim tourists, respondents consistently declared that one of the main reasons for visiting the Maldives was because of the natural beauty of the islands which makes it an ideal destination for honeymoon among young Muslim couples. That is, the majority of interview participants were within the age group 26 to 35 years (section 5.6.3) and travelled with their partner. Interview participants described the Maldives as: "beautiful islands" (T14), "good honeymoon destination" (T13), "natural beauty" (T12), "beach lifestyle" (T11), "beautiful

ocean” (T10), “natural view” (T7), “surf destination” (T3), “sunny weather” (T30), “scenery and beautiful sea” (T29), “island holiday” (T27), “sunshine” (T25), and “beautiful resorts” (T21). In a similar manner, Timothy and Iverson (2006) also emphasised that culture and climate were amongst the most preferred attributes in Islamic destinations for tourists.

The qualitative results also support the quantitative findings that safety and friendliness (section 8.2.1) are important destination attributes for Muslim tourists in the Maldives. In the quantitative stage, descriptive statistics showed high mean scores for ‘safety and security for you and your family’ (M=6.33) and ‘friendly people’ (M=6.33). Likewise in the qualitative phase, interview respondents generally expressed the Maldives as a safe destination for Muslim tourists given that it is an Islamic country. The importance of having a friendly and welcoming atmosphere, specifically for Muslim tourists, was emphasised in the qualitative results.

Consistent with quantitative results, the qualitative findings consistently emphasised the importance of availability of halal food as a key factor for Muslim tourists.

The qualitative findings also support previous literature on tangible and intangible Islamic destination attributes (Battour et al. 2011; Eid and El-Gohary 2014; Nassar et al. 2015) (refer to literature chapter 2, section 2.3.3). Consistent with previous literature, the qualitative results show (a) halal food, (b) prayer facilities and (c) Muslim-friendly recreation activities as important attributes. Two additional attributes were identified in the qualitative findings that were not directly related to Islamic attributes: (d) cost and (e) safety. Hence, the qualitative findings on Islamic image attributes are discussed next.

#### **a) Halal food**

The qualitative results in the current study emphasise the availability of halal food as one of the key reasons for Muslim tourists visiting the Maldives. Similar to Battour et al. (2011), interview participants also reported concerns of authenticity of halalness and sensitivity in how food was served in hotels.

Hence, the current study provides empirical support to conceptual propositions that religion influences Muslim tourist food consumption who have special dietary requirement for halal food (Alserhan 2011; Weidenfeld and Ron 2008). In a similar manner the *kashrut* prohibits Jews from consuming certain types of food (Weidenfeld 2006).

In short, the importance of the availability of halal food for Muslim tourists has been emphasised in several conceptual papers (Battour et al. 2010; Weidenfeld and Ron 2008) and supported in several empirical studies (Eid and El-Gohary 2014; Nassar et al. 2015; Mohsin 2005; Battour et al. 2011; March 1997; Battour et al. 2014; Hassan and Hall 2003).

However, previous literature does not account for the different opinions of Muslim tourists towards halal food consumption. As cautioned by Temporal (2011), not all Muslims may practice religion to the same degree and they may, in fact, vary between orthodox and liberal perspectives. Consequently, the qualitative results of the present study show different tourists adopted different approaches in seeking halal food.

Previous empirical studies inquire into concerns of halal food in generic destinations (e.g., Battour et al. 2011). In contrast, by focusing on the Maldives, the qualitative results of the current study show three broad concerns of visiting Muslim tourists. First, Muslim tourists expect halal food to be available given that the Maldives is a Muslim country. Second, although the Maldives is a Muslim country, in the absence of official halal certification, establishing authenticity of halalness was problematic. Third, tourism service providers need to be aware of sensitive issues related to serving halal food in tourist resorts. Hence, the results of the current study provide useful insights that are practically relevant for tourism service providers in improving their services to Muslim tourists.

#### **b) Prayer facilities**

The second Islamic attribute important for Muslim tourists was prayer facilities. Previous conceptual (Stephenson 2014; Alserhan 2011; Henderson 2010) and empirical studies (Battour et al. 2011; Eid and El-Gohary 2015) focus on what Muslim tourists would like to have and/or the necessary requirements of a Shariah compliant hotel in general. Hence, contextual factors were missing. The qualitative findings of the current study show that although provision of a prayer facility is important for Muslim tourists, the need for such arrangements varied based on where tourists stayed. Hence, often in Islamic destinations such as the Maldives, hotels are located in close proximity to mosques, which reduces the need of a mosque or prayer room in the hotel. Furthermore, tourists were willing to pray in their room as long as the room was clean and Qibla direction known.

### **c) Muslim-friendly recreation**

Interview results show Muslim tourists visiting the Maldives expounded on the importance of Muslim-friendly recreation facilities. The importance of recreation facilities appropriate for Muslims was also emphasised in previous conceptual (Stephenson 2014; Alserhan 2011; Henderson 2010) and empirical studies (Battour et al. 2011).

The empirical study by Battour et al. (2011) focused on acceptable tourist recreation activities within Islamic Shariah. Therefore, the findings were more of a comparison or clash between hedonistic tourist activities and Islamic hospitality. Previous studies focused on gender segregation as the main focal point of discussion in recreation activities at tourist destinations (e.g., Alserhan 2011; Battour et al. 2011).

In contrast, the present study focused on the experience of Muslim tourists visiting the Maldives towards tourist recreation activities. The current study showed mixed feelings among Muslim tourists on gender segregation. Mainly, Muslim tourists coming from non-Muslim countries were more flexible with arrangements for recreation in tourist resorts in the Maldives, as they were familiar with similar scenarios in their home country. Others wanted freedom to use swimming facilities and wearing a burkini instead of a bikini. Similarly Alserhan (2011) also points out that Muslim women prefer to have freedom to use swimming facilities preferably as a ladies-only pool area. The qualitative findings in the present study, show Muslim tourists refrain from visiting beach destinations in the Maldives because of tourists' immodest dress code. Hence, this study empirically supports Timothy and Iverson (2006) who posit that fewer Muslims prefer beach destinations.

While these three factors (halal food, prayer facilities and Muslim-friendly recreation) are related to Islamic attributes, the qualitative findings in the current study also highlight two non-Islamic or general attributes important for Muslim tourists. Hence, the two additional themes emerging as posteriori themes were cost and safety. Since, previous literature limited their investigation to Shariah compliant Islamic attributes (Battour et al. 2011; Eid and El-Gohary 2014; Stephenson 2014; Henderson 2010), they fail to capture general attributes that are not directly related to Islamic Shariah yet important for Muslim tourists.

### **d) Cost of holiday experience**

A recurrent theme among interview participants was the cost of the holiday experience in the Maldives including flights, accommodation, food and entertainment. As Ubaid (Male,

Turkish-German, T10) pointed out, there are Shariah compliant hotels that provide genuine halal food and gender separate areas for recreation, yet only the wealthy could afford these hotels. Arguably, the pricing strategy has to comply with Islamic principles as according to Alserhan (2011). Existing empirical studies such as Eid and El-Gohary (2015) consider pricing as a general attribute and not simply an Islamic attribute. Islamic Shariah law allows market mechanisms to set pricing. However, Islam encourages a fair price to be charged to the consumer and to avoid excessive profit margins (Alserhan 2011). Hence, Muslim tourists have the propensity to complain if prices in Islamic tourist destinations are excessively high.

#### **e) Safe destination for Muslim tourists**

The second general attribute highlighted by interview participants was describing the Maldives as a safe and welcoming destination for Muslim tourists. Interview participants explained a safe and welcoming destination contributes towards setting a positive destination image. Interestingly, scholarly attention to Islamic tourism increased after the September 11 terrorist attack on the Twin Towers in America (Al-Hamarnah and Steiner 2004) (refer to section 2.3.3). In other words, finding a safe destination for Muslims was arguably the very foundation of Islamic tourism, due to Muslims feeling unsafe in non-Muslim countries after September 11. Hence, countries like the Maldives and Malaysia have projected themselves as Muslim tourist-friendly destinations (Timothy and Olsen 2006). Yet, existing empirical studies seldom question whether Islamic destinations are more attractive for Muslim tourists based on the selection criteria of safety.

To summarise, the quantitative findings of the current study support the Islamic destination image as a higher order construct reflective of its indicative variables. Likewise, the qualitative findings generally provide complementary results for preferred destination attributes for visiting Muslim tourists to the Maldives.

#### **B. Antecedent factors of image: complementary support for conceptualisation of variables from qualitative results**

Qualitative results show support for conceptualisation of prior knowledge as containing three dimensions: past experience, familiarity and expertise (refer to section 7.2). In explaining the pre-visit stage of the tourist decision-making process, interview participants referred to all three elements as relevant. Informants also referred to these three elements as interrelated in pre-visit stage behaviour. Therefore, the qualitative results generally

provide complementary support for the conceptualisation of prior knowledge as having three dimensions.

The qualitative phase also found support for cosmopolitanism as an important factor in the pre-visit stage of the tourist decision-making process for Muslim tourists. Participants explained cosmopolitanism as a personality trait (refer to section 7.3). In the quantitative stage, cosmopolitanism was conceptualised based on Cleveland et al. (2013) as having four items. The qualitative results generally support items representing cosmopolitanism. For example, the following interview excerpts show support for cosmopolitanism items: “travel to different places to see different cultures and people” (Aalam Male, Pakistan, T23); “discover other people and live with other people” (Waheed, Male, France, T25M). Interview participants such as Aalam (Male, Pakistan, T23), explained the purpose of travelling to Islamic destinations was to experience Islamic culture. This supports theoretical conceptualisation associating cosmopolitanism with the need to learn about different cultures (Hannerz 1990; Thompson and Tambyah 1999). Consequently, interview participants generally feel Islamic destinations are more open and tolerant towards Muslim tourists in terms of cultural acceptance. Hence, the qualitative results support cosmopolitanism as a useful concept in understanding the pre-visit stage of tourists.

Finally, the qualitative phase supports the concept of involvement to be included in the theoretical model. Involvement was conceptualised in the quantitative stage as involvement in tourist activities based on Lu et al. (2015). There was complementary support in the qualitative phase for the items representing involvement in the quantitative stage (refer to section 7.4). For instance Ranaa (Female, Sri Lanka, T1) and Khalid (Male, Turkish-German, T17) expressed concern for lack of variety of activities for Muslims in tourist resorts (supporting item 5.1). Ranaa further emphasised “there must be more interesting stuff”. Laila (Female, New Zealand, T27) echoed similar concerns that Muslim tourists were ‘bored’ and ‘looking for things to do’ (supporting item 5.2). Likewise, Hishama (Female, Canada, T22F) pointed out that women were not as free as men to participate in tourist activities such as snorkelling (supporting item 5.3). Hence, the qualitative phase provided complimentary support for the items representing the involvement concept in the quantitative stage.



### 8.2.3 Discussion of quantitative results testing structural relationships between antecedent factors and Islamic destination image

Hypotheses H1 to H5 were developed to examine the relationships between antecedent factors and destination image in order to meet **objective 1**.

Having met the criteria for testing of measurement models, the second stage of analysis tested the structural model related to significance of relationships between constructs using PLS-SEM assessment. There was sufficient validation of models with SRMR below 0.08. The quantitative results support all the proposed hypotheses from H1 to H5 (Table 44).

**Table 44**

*Hypothesis testing for direct effects*

Hypothesis	Independent variable	Dependent variable	Direct effects	t-values	f2	Hypothesis supported
H1	Prior Knowledge	Destination image	0.106	3.828	0.033	Supported
H2	Prior Knowledge	Involvement	0.144	5.079	0.037	Supported
H3	Cosmopolitanism	Destination image	0.117	3.460	0.032	Supported
H4	Cosmopolitanism	Involvement	0.447	12.514	0.257	Supported
H5	Involvement	Destination image	0.420	13.868	0.183	Supported

*Note.* t-values for the item loadings to two-tailed test:  $t > 1.96$  at  $p < .05$ ,  $t > 2.57$  at  $p < .01$ ,  $t > 3.29$  at  $p < .001$

In interpreting direct relationships, path coefficients below 0.30 are considered moderate, from 0.30 to 0.60 as strong and above 0.60 as very strong (Diamantopoulos and Sigsaw 2000; Donate and Pablo 2015). Based on this classification, there was *strong* support for H4 and H5. There was *moderate* support for H1, H2 and H3. These moderate relationships can be caused by possible mediating variables. Hence additional tests were conducted using a two-step bootstrap resampling technique for indirect relationships. A summary of indirect relationships are revisited in Table 49. An elaborated interpretation and explanation of quantitative results of hypotheses tests relevant to objective one are discussed next.

**H1: Prior knowledge has a positive influence on Islamic destination image (supported:  $\beta = 0.106$ ,  $t = 3.828$ ).**

By operationalising prior knowledge as a formative construct, this study provides empirical support for a positive and significant relationship between prior knowledge and destination image, consistent with previous literature (Baloglu and McCleary, 1999; Beerli and Martín 2004a; Sun et al. 2013). Previous studies examining the relationship between prior knowledge and destination image did not operationalise prior knowledge as a formative construct. Baloglu and McCleary (1999) find support for a variety of information sources and partial support for type of information sources influencing dimensions of image. Sun et al. (2013), in their study of the Hainan island destination in China, define prior knowledge as ‘familiarity’ consisting of all elements of prior knowledge: Past experience (previous visits), familiarity (destination related experiences and information), and expertise (experiences and learning). However, in operationalisation only familiarity was measured and a significant positive relationship with destination image established. Beerli and Martín (2004a) measure the elements of prior knowledge as separate factors: information familiarity, previous visits and previous experience (expertise). Beerli and Martín (2004a) do not find support for secondary sources of information influencing destination image for first-time visitors. However, there was partial support for first-time visitors’ involvement (number of places of interest visited) and visit experience (number of visits) influencing destination image. Similarly, in the current study there was support for involvement (in tourist activities) as a mediating variable between prior knowledge and destination image. In short, prior knowledge operationalised as a formative construct consisting of three indicator variables (past experience, familiarity and expertise) is a better theoretical and methodological model to examine the influence on destination image formation. According to the knowledge of the researcher, this is the first empirical study investigating the relationship between prior knowledge and destination image with prior knowledge operationalised as a formative construct.

**H2: Prior knowledge has a positive influence on tourist involvement (supported:  $\beta = 0.144, t = 5.079$ )**

The quantitative results support prior knowledge having a positive and significant influence on tourist involvement as hypothesised in H2. Although the previous literature shows a connection between level of involvement and pre-purchase behaviour for consumer products (Zaichkowsky 1985; Laurent and Kepferer 1985), there is less empirical evidence for this relationship in tourism consumption. Gursoy and McCleary (2004) suggest exploring whether involvement has an effect on elements of prior knowledge. However, as mentioned in the literature (chapter 4), thus far studies have only examined the relationships

between individual elements of prior knowledge and involvement in the tourist decision-making process. For instance, Carneiro and Crompton (2010) find significant influence of involvement on search for information, yet the results are inconsistent across samples. However, the results for relationship between familiarity (information search) and involvement are inconsistent across sample groups in Carneiro and Crompton (2010). Furthermore, Huang et al. (2014) find moderate support for tourist involvement having a direct influence on familiarity. The empirical results of the present study argue all three elements of prior knowledge (past experience, familiarity and expertise) have a combined effect and influence tourist involvement. Some tourists may have more visit experience while others may have more expertise. Therefore, the inconsistent and weak support may be due to researchers investigating partial components of prior knowledge and tourist involvement. Hence, the present study advocates that all three elements of prior knowledge can influence level of tourist involvement in the decision-making process.

**H3: Cosmopolitanism has a positive influence on Islamic destination image (supported:  $\beta = 0.117, t = 3.460$ )**

The relationship between cosmopolitanism and destination image in the current study is positive and significant, thus supporting hypothesis H3. Lack of research in tourism studies investigating the concept of cosmopolitanism as a psychological factor gives less opportunity for comparison. A recent study by Gannon et al. (2017), using the same scale as in the current study, investigates the relationship between cosmopolitanism and destination image for Muslim Umrah travellers in Iran. While the relationship is moderate in the present study, Gannon et al. (2017) found a positive and strong relationship between cosmopolitanism and destination image ( $\beta = 0.324, p, 0.001$ ). The results of the present study and limited empirical studies on cosmopolitanism and Islamic destination image may imply that religious tourists expect more openness towards visiting tourists in religious destinations than in the context of leisure tourists visiting Islamic leisure destinations. However, in leisure Maldives, despite being an Islamic country, Muslim tourists are the minority market segment. Therefore, it is important for the tourist resorts in leisure Maldives to accommodate for the needs and requirements of Muslim leisure tourists.

**H4: Cosmopolitanism has a positive influence on level of tourist involvement (supported:  $\beta = 0.447, t = 12.514$ ).**

The quantitative results of the current study found a positive and strong relationship between cosmopolitanism and involvement (H4). Although the Maldives has been an Islamic country since 1153 AD, visiting Muslim tourists seem to perceive the Maldives as a cosmopolitan destination. The main reason for this expectation can be due to Europe being the largest inbound market for the last several years. In 2016 alone, 575,176 tourists arrived from European countries, out of a total annual tourist arrival of 1,286,135 (Statistical Year Book of Maldives, 2017). However, Asia seems to be closely competitive with 572,336 tourists arriving in 2016. In fact, the largest number of tourists arrived from China. Nevertheless, top markets are mainly represented by European countries such as Germany (2<sup>nd</sup>), United Kingdom (3<sup>rd</sup>), Italy (4<sup>th</sup>), France (7<sup>th</sup>), and Switzerland (10<sup>th</sup>) in 2016 (Statistical Year Book of Maldives, 2017).

It is also evident in tourism promotion efforts that the Maldives is presented as a cosmopolitan destination. The Islamic cultural aspect of the Maldives has been minimised in official websites for tourism promotion in the Maldives ([www.visitmaldives.com](http://www.visitmaldives.com)) as well as websites and promotional materials of tourism providers (resorts and guest houses). There is no record of statistics for arrival of Muslim tourists to the Maldives. The National Statistical Year Book (2016) of the Maldives identifies the Middle East as the fastest growing market region. However, one cannot assume Muslim tourists arrive only from the Middle East. As evident in the current study, Muslim tourists visit the Maldives from 47 different countries (refer to section 5.5.3). Furthermore, there are commonalities and differences among Muslims from different countries (Alserhan and Alserhan 2012; Jafari and Süerdem 2012; Zamani-Farahani and Musa 2012).

Other factors may also contribute to the Maldives being perceived as a cosmopolitan destination. In 2015, almost 50% of tourist resorts were managed and operated by foreign companies (Maldives Statistical Year Book, 2016). As highlighted by Din (1989), in Gambia and the Maldives, tourist resorts become controlled by outsiders as they mature. Furthermore, the government policy is to separate tourist resorts from local communities and relax laws prohibiting non-Islamic tourist activities such as alcohol and pork consumption. According to Henderson (2003) the main rationale for government policies favouring hedonistic tourist activities is due to economic benefits. In the Maldives the economy is dependent upon tourism as the main contributor to national income. In 2015, 23.9% of the GDP (gross domestic product) was generated from the tourism sector (Maldives Statistical Year Book, 2016).

Thus far, the relationship between cosmopolitanism and involvement in the consumer decision-making process has rarely been explored. Previous studies report a positive relationship between cosmopolitanism values as a predictor of fashion clothing involvement (Khare 2014). The present study provides empirical support for the proposition that cosmopolitanism as a psychological factor and attitudinal construct can have an influence on the degree of Muslim tourist involvement in Islamic leisure destinations.

**H5: Tourist involvement has a positive influence on Islamic destination image (supported:  $\beta = 0.420, t = 13.868$ ).**

The quantitative empirical results support that involvement has a positive and strong influence on Islamic destination image (H5). Involvement with destination experience is particularly lacking in the existing literature (Gursoy and Gavcar 2003; Dimanche and Havitz 1995). By exception, the study by Lu et al. (2015) investigates tourist involvement in Litchi Bay in Guangzhou, China. Both Litchi Bay and the Maldives are promoted as destinations with ample tourist activities making it ideal to measure participation in tourist activities for pleasure or hedonic value (Funk et al. 2004). In the case of Islamic destinations, conceptual studies posit that Muslim tourists are likely to be more involved in Islamic destinations with historical places or religious heritage (Din 1989; Shafaei and Mohamed 2015). However, the results of the present study show that even in Islamic leisure destinations, in the absence of religious heritage, Muslim tourists have an interest to become involved in tourist activities. Hence, consistent with Prayag and Ryan (2012), the results of the present study show that tourists who are more involved in tourist activities are likely to develop a positive image of the destination.

#### ***8.2.4 Qualitative results providing complementary support for antecedent factors influencing destination image***

The qualitative results from Muslim tourists visiting the Maldives also support the three elements of prior knowledge. First, tourists with more frequent travel experience to the Maldives, as well as similar destinations, seems to be different in their evaluation of the Maldives tourism experience compared to novice tourists. This point was made clear by interview participants such as Faisal (Male, Morocco, T3) who claimed that travel experience with multiple destinations makes him experienced enough to compare the Maldives with other destinations (refer to section 7.2). Meanwhile, Maahil (Male, Algeria,

T16) reported on his expert skills in searching and selecting a hotel in the Maldives. Muslim tourists also reported on a variety of actions both before, during and after the selection process, to become familiar with Maldives as a tourist destination (refer to section 7.2).

Hence, in short, both quantitative and qualitative results show that prior knowledge is an important factor influencing perception and experience of the Maldives for Muslim tourists. All three factors (past experience, familiarity and expertise) are relevant and inclusive in forming prior knowledge.

The qualitative findings from interviews with Muslim tourists further support the importance of cosmopolitanism elements. Generally, Muslim tourists expressed cosmopolitan personality traits with an interest towards experiencing both Muslim cultures as well as non-Muslim destinations. However, tourists expressed positive feelings towards the Maldives being an Islamic country and providing a welcoming atmosphere for Muslim tourists with their cultural aesthetics (Refer to section 7.3). Hence, the current study is consistent with Gannon et al. (2017), in claiming that tourism offers the opportunity to meet like-minded people belonging to the same religious faith group. That is, cosmopolitanism is an important concept as an antecedent factor of destination image in explaining the pre-visit stage of the tourist decision-making process for Muslim tourists.

The qualitative and quantitative results concur on the position that Muslim tourists were keen to become involved in tourism activities in Islamic destinations. The expectations of Muslim tourists seem to be heightened given that the Maldives is an Islamic destination. Muslim tourists generally demanded a Muslim-friendly environment if the destination is a Muslim country (see section 7.5.3). The interview findings suggest tourist activities suitable for female Muslim tourists were generally more of a concern. More precisely, as Hishma (female, Canada, T22F) pointed out, providing Muslim-friendly tourist activities for females in an Islamic destination can be used as a competitive advantage. Ignorance of this requirement can eventually result in tourist dissatisfaction (Laila, New Zealand, T27).

In short, the findings of the present study emphasise the importance of providing opportunities for Muslim tourists to become involved in tourism activities in Islamic destinations. Tourist activities encouraging active involvement gives plenty of opportunity to build destination attachment and positive behavioural outcomes. However, as pointed out by Huang et al. (2014), it is important that activities at a tourist destination are relevant for culturally diverse tourists such as Muslims. Hence, tourist involvement influences attitudes towards tourist activities and consequently the impact on destination experience

should not be ignored by researchers investigating the tourist decision-making process (Prebensen et al. 2012).

### 8.3 Objective 2: To understand the effect of Islamic destination image on behavioural outcomes.

To examine the relationships between Islamic destination image and behavioural outcomes, the present study proposed to investigate hypotheses H6 to H8. Behavioural outcome variables were proposed as satisfaction and loyalty (refer to conceptual model Figure 10). Quantitative results support hypotheses H6 to H8 (Table 48). Before discussing the results for the hypotheses, the descriptive statistics for the constructs satisfaction and loyalty are explained.

**Table 45**

*Descriptive statistics for Satisfaction*

<b>Satisfaction</b>	<b>Mean</b>	<b>SD</b>
<i>8.1 I feel very good about my visit to Maldives</i>	6.35	1.126
<i>8.2 Overall, I am satisfied with my visit to Maldives</i>	6.38	1.152
<i>8.3 I am satisfied with my decision to visit Maldives</i>	6.42	1.089

The mean statistics for satisfaction construct range from 6.42 to 6.38, showing a relatively high degree of satisfaction with destination experience (refer to Table 45). All items support the inclusion of satisfaction construct in the theoretical model. The highest mean score was for item 8.2 ‘overall I am satisfied with my visit to Maldives’. The lowest mean score was for item 8.1 ‘I feel very good about my visit to Maldives’. Although a number of studies used multiple items to measure overall tourist satisfaction they used different scales and therefore descriptive statistics could not be compared (e.g., Žabkar et al. 2010; Albaity and Melhem 2017; Chen and Chen 2010; Chen and Phou 2013; Sun et al. 2013). The original scale showed mean scores between 4.23 and 4.27 in Lee et al. (2014). However, Lee et al. (2014) measured satisfaction on a five-point Likert scale while the present study measured on a seven-point Likert scale. Nevertheless, the highest mean score item and the lowest mean score item for Lee et al. (2014) was the same as the present study. Previous empirical studies and findings in the present study support the inclusion of overall satisfaction as an important construct in the tourist decision-making process.

The mean statistics for loyalty construct ranged between 5.97 and 6.16, indicating Muslim tourists visiting the Maldives having a high degree of loyalty towards the destination (Table 46). Standard deviation ranged between 1.100 and 1.495, showing a reasonable spread of responses for loyalty measurement.

**Table 46**

*Descriptive statistics for loyalty*

<b>Loyalty</b>	<b>Mean</b>	<b>SD</b>
A. Behavioural Loyalty		
8.4 <i>I will try to return to Maldives</i>	6.16	1.401
8.5 <i>I think I will revisit Maldives</i>	5.97	1.495
B. Attitudinal Loyalty		
8.6 <i>I will encourage relatives and friends to visit Maldives</i>	6.34	1.153
8.7 <i>I would recommend Maldives</i>	6.44	1.100

The composite mean score for loyalty for the present study was 6.23. The study by Sun et al. (2013) also operationalised loyalty as two dimensions, and using a similar scale as the present study, found a lower composite mean of 3.72. However, this figure cannot be compared with the present study as Sun et al. (2013) measured loyalty on a five-point Likert scale while the present study measured on a seven-point Likert scale.

Loyalty is well established in the marketing literature with a perspective on relationship marketing, while loyalty is less understood in the context of tourism (Bigne et al. 2001). Based on previous literature (Martín-Santana et al. 2017; Zhang et al. 2014; Oppermann 2000; Jacoby and Chestnut 1978) loyalty was operationalised as having two dimensions: attitudinal and behavioural. Although previous studies operationalised loyalty as containing behavioural and attitudinal elements, these studies often measured loyalty as a single dimension (Martín-Santana et al. 2017; Chen and Phou 2013). Few studies in tourism operationalise loyalty as containing two dimensions (e.g., Sun et al. 2013).

The present study followed Zhang et al. (2014), in measuring loyalty as a higher order multidimensional construct consisting of behavioural and attitudinal loyalty. The quantitative results support loyalty as a higher order construct consisting of the two dimensions (refer to section 6.6). There was support for the relationship between higher order constructs and underlying constructs as significant ( $p < 0.05$ ).  $R^2$  values of each



underlying dimension were above the recommended value of 0.5 (Hair et al., 2017) (Table 47).

**Table 47**

*Loyalty component coefficients*

Higher order dimensions of loyalty	Coefficient (R <sup>2</sup> )
Behavioural loyalty	0.847
Attitudinal loyalty	0.874

Hence, this study showed higher order dimensions of loyalty, explaining more than 50% of variance of the respective lower order dimensions. Therefore, inclusion of loyalty as a higher order construct in the theoretical model was empirically supported. Hence, this study defends measuring the loyalty construct as a higher order construct consisting of two dimensions (behavioural and attitudinal loyalty) as a theoretically and methodologically advanced approach in tourism studies.

The second stage of analysis tested the structural model related to significance of relationships between destination image and behavioural outcomes using PLS-SEM assessment. Hypotheses H6 to H8 were designed to meet objective 2. The quantitative results support all the proposed hypotheses from H6 to H8 (Table 48). These results are discussed next with respect to the proposed hypotheses.

**Table 48**

*Hypothesis testing for direct effects*

Hypothesis	Independent variable	Dependent variable	Direct effects	t-values	f <sup>2</sup>	Hypothesis supported
H6	Destination image	Satisfaction	0.361	6.910	0.145	Supported
H7	Involvement	Satisfaction	0.296	6.020	0.098	Supported
H8	Satisfaction	Loyalty	0.772	33.302	0.478	Supported

**H6: Tourist involvement has a positive influence on overall tourist satisfaction (supported:  $\beta = 0.296$ ,  $t = 6.020$ ).**

The current study found a positive and direct relationship between involvement and satisfaction, but the relationship was moderate, yet supporting H6. This is an important finding for research on the relationship between involvement and satisfaction. Although previous studies have investigated the effect of tourist involvement on behavioural outcomes such as perceived value (Prebensen et al. 2012) and loyalty (Wong and Tang 2016), there is less evidence to suggest whether the level of tourist involvement directly influences overall tourist satisfaction. In contrast to the present study, Prayag and Ryan (2012) fail to establish a direct relationship between involvement and overall tourist satisfaction. Prayag and Ryan (2012) further argue that there can be several intervening factors on this relationship, making it hard to establish a direct connection (Prayag and Ryan 2012).

**H7: Islamic destination image has a positive influence on overall tourist satisfaction (supported:  $\beta = 0.361, t = 6.910$ )**

The quantitative empirical results support Islamic destination image has a positive and strong impact on overall tourist satisfaction (H7). Previous literature examining the relationship between destination image, satisfaction and loyalty measured tourists satisfaction during visitation to destination (Chen and Tsai 2007; Prayag and Ryan 2012; Chen and Phou 2013; Žabkar et al. 2010; Chi and Qu 2008). Only a few studies such as the present study have investigated tourist satisfaction at the end of the stay (e.g., Lee et al. 2014; Martín-Santana et al. 2017; Sun et al. 2013).

Findings from the current study are consistent with Lee et al. (2014) that a positive experience at the destination leads to higher overall satisfaction of tourists. The quantitative findings of the current study contribute to the stream of empirical studies in the tourism literature advocating for a direct relationship between destination image and ‘overall satisfaction’ (Chen and Tsai 2007; Prayag 2009; Prayag et al. 2017; Lu et al. 2015; Sun et al. 2013).

In the context of Islamic destinations, previous studies did not examine the relationship between Islamic destination image and satisfaction for a specific destination. Rather, studies examined perceived image of generic Islamic destinations and its relationship with satisfaction (e.g., Battour et al. 2014; Eid and El-Gohary 2015). Hence, according to the knowledge of the researcher, this is the first study to provide empirical support for a

positive relationship between Islamic destination image and overall tourist satisfaction for Muslim tourists in an Islamic leisure destination context.

**H8: Overall tourist satisfaction has a positive influence on loyalty (supported:  $\beta = 0.772, t = 33.302$ ).**

The structural relationships in the current study show empirical evidence supporting overall satisfaction having a very strong and direct impact on loyalty (H8). The results are consistent with Sun et al. (2013) who also found a very strong and direct relationship between overall satisfaction and loyalty ( $\beta = 0.86, t = 4.55, p < 0.01$ ). Only a few studies such as Sun et al. (2013) measure loyalty as containing two dimensions: revisit intention and willingness to recommend each with two items. Other studies such as Prayag et al. (2017) find a strong and direct relationship between overall satisfaction and intention to recommend (as loyalty). In an earlier study, Prayag and Ryan (2012) found a moderate relationship between overall satisfaction and loyalty (as revisit intention and recommendation). These results indicate that a comprehensive measurement of loyalty with both attitudinal and behavioural dimensions, preferably as a higher order construct, capture the full scope of loyalty and help to establish positive connections with antecedent variables in tourism studies.

#### **Qualitative phase:**

The qualitative results also provide complementary support of a positive connection between favourable evaluation of Islamic destination attributes and behavioural outcomes (refer to section 7.7). The qualitative findings indicate it is important to be aware of preferred destination attributes for Muslim tourists. The interview findings indicate failure to consider the concerns of Muslim tourists can result in negative evaluations.

In short, the existing literature on Islamic destinations measures the effect of destination image on satisfaction (e.g., Battour et al. 2014; Eid and El-Gohary 2015) or destination image and loyalty (e.g., Gannon et al. 2017). According to the knowledge of the researcher, this is the first empirical study to support overall satisfaction having a positive influence on loyalty for Muslim tourists in an Islamic leisure destination, by measuring loyalty as a higher order construct.

#### 8.4 Objective 3: To examine the interrelationship between factors which influence image formation and behavioural outcomes with respect to Islamic destination image

##### Quantitative phase:

Objective 3 was met by testing for indirect effects between constructs in the proposed conceptual model.

The present study proposed prior knowledge, cosmopolitanism, and involvement as antecedent variables of Islamic destination image. Satisfaction and loyalty were proposed as behavioural outcomes. These variables represent the three fundamental stages of tourist decision-making: before, during and after, illustrated as antecedents, experiences and behavioural outcomes (refer to conceptual model in Figure 10). Hence, this study intended to contribute to image formation theory by exploring all three stages of the tourist decision-making process. Existing literature does not cover the entirety of the tourist decision-making process in its conceptual model (refer to Figure 10). Having tested the relationships between antecedents and image formation factors (section 8.1) and the relationship between destination image and behavioural outcomes (section 8.2), the present study analysed the quantitative results to examine the interrelationships between the variables proposed in the conceptual model (refer to Figure 10).

As discussed in section 8.3 the moderate relationships between variables could be potentially caused by mediating variables. Hence, additional tests were conducted using a two-step bootstrap resampling technique for indirect relationships to meet objective 3. A summary of indirect relationships is revisited below (Table 49).

**Table 49**

*Indirect effects revisited*

Path	Indirect effect	t-values	Low CI	High CI
Prior knowledge → involvement → Islamic destination image	0.120	5.987	0.107	0.128
Islamic destination image → satisfaction → loyalty	0.279	12.967	0.245	0.289
Involvement → satisfaction → loyalty	0.323	11.769	0.301	0.341

Involvement → Islamic destination image →satisfaction	0.290	8.432	0.277	0.301
--	-------	-------	-------	-------

---

*Note.* Confidence intervals (CI) obtained from bootstrapping. Note: *t*-values for the item loadings to two-tailed test:  $t > 1.96$  at  $p < .05$ ,  $t > 2.57$  at  $p < .01$ ,  $t > 3.29$  at  $p < .001$ .

*Prior knowledge* indirectly influences *Islamic destination image* through *involvement*. Since both direct and indirect effects were significant, *involvement* partially mediates the influence of prior knowledge on destination image. The total effects show that *involvement* is a complementary mediation of the relationship from *prior knowledge* to *Islamic destination image*.

*Islamic destination image* indirectly influences *loyalty* through *satisfaction*. The direct relationship between *Islamic destination image* and *loyalty* was not tested. Therefore, there is possibility of full mediation for *satisfaction* concerning the relationship between *Islamic destination image* and *loyalty*.

*Involvement* indirectly influences *loyalty* through *satisfaction*. The direction relationship between *involvement* and *loyalty* was also not tested. Therefore, there is a possibility of full mediation for *satisfaction* on the relationship between *involvement* and *loyalty*.

*Involvement* indirectly influences *satisfaction* through *destination image*. Since both direct and indirect effects were significant, *destination image* partially mediates the influence of *involvement* on *satisfaction*. The total effects show *destination image* is a complementary mediation of the relationship from *involvement* to *satisfaction*.

This study, hence, empirically supports a strong relationship between involvement and prior knowledge as posited in the literature (Havitz and Dimanche 1990; Gursoy and McCleary 2004b). That is, involvement is an important mediator between elements of prior knowledge and its effect on image formation. Although Gursoy et al. (2014) suggest in their conceptual study to include involvement as a mediating variable between previous experience (element of prior knowledge) and destination image, involvement has rarely been included as a mediating variable between these two constructs in empirical studies. In another conceptual paper on Islamic destinations, Shafaei and Mohamed (2015) also suggest to examine the interaction between awareness (familiarity), involvement and Islamic brand equity (related to destination image).

Previous empirical studies support involvement as a mediating factor between antecedent variables and destination image: e.g., between motivation and value of destination experience (Prebensen et al. 2012). Lee et al. (2008) do not find support for a direct

relationship between involvement and image, yet the relationship was supported when mediated by familiarity. In the present study, the indirect results for involvement as a mediation factor imply that level of involvement for Muslim tourists can influence the effect of elements of prior knowledge (familiarity, past experience and expertise) on Islamic destination image formation.

Tests for indirect effects in the present study show satisfaction mediates the relationship between destination image and loyalty. This result is consistent with previous empirical research supporting a linear relationship between destination image, satisfaction and loyalty (Prayag et al. 2017; Albaity and Melhem 2017; Martín-Santana et al. 2017). In other words, studies point to satisfaction as the key determinant of behavioural intentions (Johnson et al. 2001; Fornell et al. 1996). Brady et al. (2005) also support satisfaction as a key variable among several variables that explain behavioural intentions. Likewise Albaity and Melhem (2017) suggest that satisfaction has a higher impact on loyalty than destination image. In contrast, Prayag (2009) did not establish a positive relationship between satisfaction and loyalty among visitors to Mauritius. One explanation was that their sample contained mostly repeat visitors and, hence, loyalty was related to social relationships instead of satisfaction being related to positive experiences. This explanation justifies the quantitative results supporting a positive relationship between satisfaction and loyalty in the current study where the majority of the sample consists of first time visitors.

In the context of Islamic destinations, previous studies found support for a positive relationship between the presence of Islamic attributes and tourist overall satisfaction (Eid 2015; Battour, et al. 2014) and also between overall satisfaction and loyalty (Eid 2015). Previous literature did not examine attributes of a selected Islamic destination, instead general perceived image of Islamic destinations were examined (Eid 2015; Battour, Battor, et al. 2014; Eid and El-Gohary 2015). Hence, this appears to be the first empirical study to support a linear relationship between Islamic destination image, satisfaction and loyalty in investigating Muslim tourists.

The post-hoc results of indirect paths also suggest interrelationships between involvement, destination image, satisfaction and loyalty. Hence, the present study contributes to the stream of literature investigating tourist involvement in the decision-making process (Gursoy and Gavcar 2003). Previous attempts to investigate the interrelationship between involvement and destination image with behavioural outcomes, or post-visit stage has been inconclusive. For instance, Prayag and Ryan (2012) find no support for direct relationships

between involvement and behavioural outcomes of overall satisfaction and revisit intention. The reason can be due to poor validity results of involvement construct in Prayag and Ryan (2012). In short, the current study provides empirical support that assessing the level of tourist involvement throughout the tourist decision-making process is important: selecting, experiencing and evaluation of destination (Huang et al. 2014).

#### **8.5 Objective 4: To assess whether Islamic religiosity influences the tourist decision-making process for Muslim tourists**

Objective 4 was met by testing the moderating effect of Islamic religiosity on the relationships between constructs explaining the tourist decision-making process. Therefore, the following hypotheses were proposed:

**H9a:** There is a difference between the four dimensions of religiosity on the effect of prior knowledge on Islamic destination image

**H9b:** There is a difference between the four dimensions of religiosity on the effect of prior knowledge on involvement

**H9c:** There is a difference between the four dimensions of religiosity on the effect of cosmopolitanism on Islamic destination image

**H9d:** There is a difference between the four dimensions of religiosity on the effect of cosmopolitanism on involvement

**H9e:** There is a difference between the four dimensions of religiosity on the effect of involvement on Islamic destination image

**H9f:** There is a difference between the four dimensions of religiosity on the effect of involvement on overall tourist satisfaction

**H9g:** There is a difference between the four dimensions of religiosity on the effect of Islamic destination image on overall tourist satisfaction

**H9h:** There is a difference between the four dimensions of religiosity on the effect of overall tourist satisfaction on loyalty

To conceptualise religiosity, a systematic review of the literature was conducted concerning how religion or religiosity was measured in the consumer behaviour literature in 73 studies (refer to chapter 4). Responding to the calls of Mathras et al. (2016) and Saroglou (2011), the current study is the first empirical study to operationalise religiosity as consisting of four dimensions: religious belief, religious practice, religious community attachment and

religious values. Following Eid and El-Gohary (2015), the current study also positions religiosity as a moderating variable on the proposed relationships in the conceptual model.

### 8.5.1 Quantitative phase

Using PLS based multi-group analysing (MGA) (Hair et al. 2017), the moderation effect was tested for four dimensions of religiosity: Religious belief, religious practice, religious community attachment and religious value. MGA showed significant differences between path coefficients across two specific groups: *value* and *community* dimensions of religiosity. The findings do not support a group difference for *belief* and *practice* dimensions of religiosity on relationships between constructs. Hence, objective 4 was met with quantitative results showing two dimensions of Islamic religiosity (religious value and religious community attachment) moderates the tourist decision-making process for Muslim tourists. The descriptive statistics for the construct are discussed next.

#### A. Descriptive statistics for religiosity

Islamic religiosity was measured on a seven-point Likert scale. The empirical mean statistics for religious belief dimension, ranged between 5.16 and 6.50 (refer to Table 50) thus indicating a high response rate from all participants for belief dimension. The highest mean statistics for religious belief dimension was for item 9.6: ‘My religious faith is extremely important to me’. The lowest mean score was for item 9.1: ‘I consider myself active in my faith’. Cleveland et al. (2013), who proposed the original scale, also measured religiosity of Muslim tourists on a seven-point Likert scale. In the present study the composite mean for religious belief was 6.05, which was higher than mean score 4.98 in Cleveland et al. (2013).

**Table 50**

*Descriptive statistics for dimensions of Islamic religiosity*

Islamic religiosity	Mean	SD
<b>A. Religious Belief</b>		
9.1 I consider myself active in my faith (I spend time in mosque)	5.16	1.704
9.2 My faith is an important part of who I am as a person	6.35	1.194
9.3 I look to my faith as providing meaning and purpose in my life	6.14	1.254



<i>9.4 My religious belief lie between my whole purpose in life</i>	5.98	1.445
<i>9.5 Religion is especially important to me because it answers many questions about the meaning of life</i>	6.35	1.269
<i>9.6 My religious faith is extremely important to me</i>	6.50	1.087
<i>9.7 It is important for me to spend periods of time in private religious thought and prayer</i>	5.95	1.400
<i>9.8 My religious beliefs influence many of my decisions and dealings in life</i>	6.02	1.476
<i>9.9 I pray every time I'm supposed to</i>	5.76	1.56
<i>9.10 I look to my faith as a source of comfort</i>	6.30	1.139
<b>B. Religious Practice</b>		
<i>9.11 I keep well informed about my local religious group and have influence in its decisions</i>	4.75	1.874
<i>9.12 I make financial contributions to my religious organisation (e.g. Zakat)</i>	5.67	1.753
<i>9.13 I enjoy participating in the activities of my religious organisation</i>	5.01	1.807
<b>C. Religious Community Attachment</b>		
<i>9.14 I have a strong sense of belonging to my own religious group</i>	5.64	1.694
<b>D. Religious value</b>		
<i>9.15 Spiritual values are more important to me than material things</i>	6.08	1.276
<i>9.16 Religious people are better citizens</i>	5.50	1.684

The mean scores for religious practice ranged between 4.75 and 5.01(refer to Table 50). The highest mean was shown for item 9.12 ‘I make financial contributions to religious organisations’. The lowest mean score for religious practice dimension was item 9.11 ‘I keep well informed about my local religious group and have influence in its decisions’. The composite mean for religious belief was 5.14, which was higher than the mean score of 3.60 in Cleveland et al. (2013).

Religious community attachment was represented by a single item which scored reasonably high showing importance of item. This is the first study to include religious community as a dimension of Islamic religiosity.

For religious value dimension, the mean ranged between 5.50 and 6.08. Religious value was represented with two items, where item 9.15 representing importance of spiritual values scored a higher mean. The mean figures for religious value items in the original scale of Sood and Nasu (1995) are not available for comparison.

## **B. Discussion of results for moderating effect of Islamic religiosity**

This section discusses the findings in relation to the moderating effect of religiosity on the relationships between antecedent variables, destination image and behavioural outcomes (refer to conceptual model in Figure 10). Thereafter complementary findings from the qualitative study are discussed.

As pointed out in the literature (refer to chapter 4, section 4.5), previous studies have been criticised for using religious affiliation alone (Martin and Bateman 2014) or self-evaluation of religiosity (McDaniel and Burnett 1990; Delener 1994; Hopkins et al. 2014; Battour et al. 2012; Sood and Nasu 1995; He et al. 2013). For multidimensional measurement of religiosity, the number and type of dimensions remains debatable in the literature. The current study responded to the call in the recent literature by Saroglou (2011) and Mathras et al. (2016) to measure religiosity using four dimensions: religious belief; religious practice; religious value and community. Thus far, the proposed four dimensions have not been assessed in previous scales of religiosity (e.g., Allport and Ross 1967; McDaniel and Burnett 1990; Wilkes et al. 1986; Cornwall and Albrecht 1986; McDaniel and Burnett 1990). More specifically, Eid and El-Gohary (2015) and Jamal and Sharifuddin (2015) call for investigation of the influence of religiosity on Muslim tourists.

The literature is inconclusive as to whether religiosity should be measured as a mediating or moderating factor. Several studies have investigated religiosity as a mediating variable on consumer behaviour (Vitell and Paolillo 2003; Vitell et al. 2005; Putrevu and Swimberghek 2013; Martin and Bateman, 2014; Minton 2015; Schlegelmilch et al. 2016). However, studies examining the mediating effect of religiosity on consumer behaviour have observed mixed findings (e.g., Minton 2015; Minton 2016) or no significant results (e.g., Martin and Bateman 2014; Schlegelmilch et al. 2016) of whether religiosity influences consumer behaviour. For instance Martin and Bateman (2014) find no support

for a mediating effect of religiosity on Judeo-Christians towards concern for environment. Consequently, Martin and Bateman (2014) call for alternative tests to understand the unexplained variances.

The present study follows the stream of researchers who argue that religiosity has a moderating effect on various aspects of consumer behaviour (Sood and Nasu 1995; La Barbera and Gürhan 1997; Fam et al., 2004; Schneider et al. 2011; Hopkins et al. 2014; Eid and El-Gohary 2015; Jamal and Sharifuddin 2015). Some studies have found no support for religiosity having a moderating effect on consumer behaviour either (e.g., Felix and Braunsberger 2016). However, most studies generally report positive results of a moderating effect of religiosity on aspects of consumer behaviour (Sood and Nasu 1995; La Barbera and Gürhan 1997; Fam et al., 2004; Kadic-Magljalic 2017; Eid and El-Gohary 2015). Besides, researchers on Muslim consumers or tourists suggest examining religiosity as a moderating variable (Eid and El-Gohary 2015; Jamal and Sharifuddin 2015).

Consequently, the current study tested the moderating effect of four dimensions of Islamic religiosity (religious belief, religious practice, religious values and community) on relationships between antecedent variables (prior knowledge, cosmopolitanism, involvement), Islamic destination image and behavioural outcomes (satisfaction and loyalty) for Muslim tourists. The moderating effect was tested using PLS based multi-group analysis (see Table 39). The results support for a difference between value and community dimensions of religiosity on the relationship between constructs. The moderating effect test using multi-group analysis did not support for a difference for the remaining two dimensions of religiosity (religious belief and religious practice) on the relationships between constructs in the conceptual model (refer to Figure 10). These findings in relation to previous literature are discussed next.

#### *(a) Religious belief and religious practice*

In the context of tourism, Eid and El-Gohary (2015) find empirical evidence that Islamic belief and Islamic practice moderates the relationship between both Islamic physical attributes and Islamic non-physical attributes on customer satisfaction. Similarly, Zamani-Farahani and Musa (2012) measured Islamic belief and Islamic practice as dimensions of religiosity. In their study religiosity did not influence negative attitude towards the sociocultural impact of tourism for Muslim residents in Iran.

In contrast, the results of the current study can be compared with studies which did not show full support for religious belief and religious practice in explaining consumer behaviour. For instance, Swimberghe et al. (2011) finds a positive relationship between cognitive and behavioural religious commitment and consumer ethical judgement for a general sample, yet when the sample was controlled for Christians only, the results were not significant. In a series of studies by Vitell et al. (2005), Vitell et al. (2007), Vitell (2009) and Patwardhan et al's. (2012), results show support for intrinsic religiosity but not extrinsic religiosity influencing consumer ethics. Cleveland et al. (2013), examining the relationship between religious belief and religious practice with acculturation to global consumer culture show support for religious practice and acculturation for a Christian sample only.

Hence, the present study responds to the gap in the literature identified by Eid and El-Gohary (2015) to measure the moderating effect of Islamic religiosity for alternative dimensions such as community and religious values. Jafari and Scott (2014) also point out that aspects of religious values and sense of belonging to Muslim Ummah (Muslim community) are deeply rooted in the Islamic faith.

#### *(b) Religious values*

In previous studies examining religious values, Sood and Nasu (1995) find religiosity operationalised as containing elements of personal activity (religious practice), religious values and religious belief. Although Sood and Nasu (1995) do not identify religious values as a separate dimension, their study finds a difference in consumer shopping behaviour between devout and casually religious American Protestants. In another study, Doran and Natale (2011) measure intensity of religious belief for devout and spiritual life based using a Schwartz value survey. Although the Schwartz value system (Schwartz 1992) is a well-established measurement of values, it is operationally cumbersome for participants to complete in a survey containing several other measurements. For this reason, Doran and Natale (2011) use two items to measure value. Pace (2013) finds commitment to Buddhist values (The Four Immeasurables) help to control consumer materialism. The findings of the present study show religious values of Muslim tourists have a moderating effect on the Muslim tourist decision-making process.

#### *(c) Religious community attachment*

The influence of religious community on consumer behaviour has been investigated in previous studies. Schneider et al. (2011), examining the moderating influence of religious

community between Muslims and Christians on the relationship between intrinsic religiosity and dimensions of consumer ethics, show intrinsic religiosity influences Muslims more than Christians for two out of three dimensions in consumer ethics. In a qualitative inquiry on the Gülen community, Karataş and Sandıkcı (2013) expound on the influence of religious communities in identity construction. The results of the present study show that the extent to which Muslim tourists relate themselves has a moderating effect on the Muslim tourist decision making process.

Hence, the current study contributes to the existing literature by presenting a multidimensional scale to measure religiosity using four dimensions: Religious belief, religious practice, religious values and community. The measurement scale is ideal to measure religiosity of Muslim consumers. Although the current study did not find support for religious belief and religious practice, the researcher insists on retaining all four dimensions in future studies, for two reasons. The two dimensions of religious belief and religious practice showed positive association with ethnic identity in the original study by Cleveland et al. (2013) from which the scales were taken. Likewise, there is a positive relationship for these two dimensions in other studies on Muslim consumers (Eid and El-Gohary 2015; Zamani-Farahani and Musa 2012). A possible reason for the difference between the current study and other studies could be in operationalisation of the measurement scale. Initially when the questions were grouped to indicate the religiosity dimensions to which the item belonged, respondents tended to answer positively towards strongly agree for religious belief and practice items. However, when the items were mixed after the pilot study, respondents did not follow this patterned response for marking all religiosity items positively. A second reason for the difference could be, in Eid and El-Gohary (2015) and Zamani-Farahani and Musa (2012) religiosity items asked direct questions such as “I perform all my prayers” or “I fast the whole month of Ramazan” or “I believe in God”. Whereas in the current study, religiosity questions were less direct. A third reason could be different dimensions or facets of religiosity are active (or important) in different situations of consumer decision-making.

It is also important to note that care was taken in suggesting a religiosity scale that could be generalised across different faith groups. For instance, ‘I consider myself active in my faith (I spend time in mosque)’ can be changed to ‘I spend time in church’ as suggested by Cleveland et al. (2013). Qualitative results providing complementary support for quantitative results on Islamic religiosity measurement are discussed next.

### **C. Qualitative support for religiosity**

In comparison to the quantitative results, the qualitative results of the current study support religious values and community as important dimensions for Muslim tourists visiting the Maldives. As discussed in the interview results (refer to section 7.6), Muslim tourists generally did not elaborate on belief aspects or religious practice perhaps because they felt religious belief and practice aspects were personal matters. Respondents explained what it means to believe in Islam and what Muslims should practice, and refrained from reflecting on these dimensions on a personal level. However, respondents generally elaborated on personal religious values and the interrelationship with the tourist experience. Participants insisted that tourism service providers should be aware of religious values that are important for Muslims. In addition, participants also explained how Islamic religious values set boundaries between what is right and wrong, influencing the kind of activities that tourists could participate in as well as tourism consumption (refer to section 7.6).

Similarly, the qualitative results of the current study show Muslim tourists visiting the Maldives expressed positive feelings in interacting with the local community. Generally respondents expressed feelings of belongingness with followers of the same faith. Similar observations were made in studies investigating Muslim communities (e.g., Karataş and Sandıkcı 2013) where there was an emphasis on a collective identity. More specifically, there was a distinction between the in-group (Muslim followers) and the other. However, the current study did not extend or identify whether the presence of other Muslim tourists had any influence of conformity behaviour in experiencing tourism. Meanwhile, interview respondents specifically pointed out that the opportunity to experience tourism within a Muslim culture has the potential to attract Muslim tourists to the Maldives.

In short, the present study responds to recent calls in the literature to be the first empirical study to measure religiosity using four dimensions: religious belief, religious practice, religious value and community (Mathras et al. 2016; Saroglou 2011). Furthermore, the study fills the gap in the literature by investigating the moderating effect of religiosity on Muslim tourist behaviour with respect to Islamic destination image construct and behavioural outcomes (Eid and El-Gohary 2015; Jamal and Sharifuddin 2015). Both quantitative and qualitative findings indicate the intensity of personal religious values, and feelings of collective identity by interacting with the Muslim community, can have a moderating effect on the tourist decision-making process and overall evaluation of tourism experiences; thus, addressing the third objective of this study, that religiosity influences

decision-making for Muslim tourists through intensity of religiosity measured with religious values and community dimensions. The findings of the moderating effect of religiosity also provide empirical evidence for researchers advocating for heterogeneity among international Muslim tourists (e.g., Jafari and Scott 2014; Jafari and Sandıkcı 2015).

## 8.6 Summary

This chapter discussed the qualitative and quantitative findings of the present study with respect to the research objectives and proposed hypotheses. The discussion of results show prior knowledge, cosmopolitanism and involvement as factors influencing destination image formation in the pre-visit stage of the tourist decision-making process. The empirical results support Taheri et al. (2014) for conceptualisation of prior knowledge as a formative construct containing three dimensions - past experience, familiarity and expertise - as a theoretical robust measurement. Likewise, the quantitative results show Islamic destination image as a higher order construct consisting of five dimensions. The qualitative results show cost and safety as two additional attributes as posteriori themes, important for Muslim tourists in visiting Islamic destinations. The results of the present study also concur with previous studies for a linear relationship between Islamic destination image, satisfaction and loyalty. The results support loyalty as a higher order construct with two dimensions: attitudinal loyalty and behavioural loyalty. Hence, the empirical results support all the hypotheses proposed in the conceptual model (H1 to H8). In the final hypothesis, the moderating effect of Islamic religiosity was measured (H9). Discussion of results shows support for two dimensions: religious value and religious community attachment.

In short, the four objectives of the present study and associated hypotheses along with integration of the quantitative and quantitative data are summarised:

Objective 1. To explore factors which influence image formation in an Islamic leisure destination.

	QUAN	QUAL
H1: Prior knowledge → Islamic destination image:	Supported	Complementary support
H2: Prior knowledge → Involvement	Supported	Complementary support
H3: Cosmopolitanism → Islamic destination image:	Supported	Complementary support

H4: Cosmopolitanism → Involvement:	Supported	Complementary support
H5: Involvement → Islamic destination image:	Supported	Complementary support

Objective 2. To understand the effect of Islamic destination image on behavioural outcomes.

QUAN	
H6: Islamic destination image → satisfaction	Supported
H7: Involvement → satisfaction	Supported
H8: Satisfaction → loyalty	Supported

The qualitative results provide complementary support of a positive connection between Islamic destination image and behavioural outcomes (refer to section 7.7).

Objective 3. To examine the interrelationship between factors which influence image formation and behavioural outcomes with respect to Islamic destination image

Objective three was met by testing indirect relationships between variables.

QUAN	
Prior knowledge → involvement → Islamic destination image	Partial mediation
Islamic destination image → satisfaction → loyalty	Full mediation
Involvement → satisfaction → loyalty	Full mediation
Involvement → Islamic destination image → satisfaction	Partial mediation

Objective 4. To assess whether Islamic religiosity influences the tourist decision-making process for Muslim tourists



Multi-group analysis shows support for religious values and the religious community attachment dimension moderating the relationships proposed in the conceptual model. There was no support for religious belief and the religious practice dimension.

The next chapter is the conclusion chapter of this thesis, which will discuss the implication of these findings to theory and tourism management practice. Furthermore, limitations and future research directions are highlighted.

## **CHAPTER 9: CONCLUSION**

### **9.1 Introduction**

This is the conclusion chapter for this thesis. The chapter begins with a brief overview of the study followed by the key findings of the research with respect to its aim and objectives; furthermore, the contribution to image formation theory is discussed. Thereafter, the contextual and methodological contribution of this thesis is identified. The chapter concludes with managerial implications, limitations of the study and future research directions.

### **9.2 Overview of study**

The aim of current study was to investigate whether religion influences the Muslim tourist travel decision-making process in Islamic leisure destinations. The aim of this thesis intended to contribute to image formation theory (Beerli and Martín 2004a; Baloglu and McCleary 1999; Martín-Santana et al. 2017). To achieve the aim, this thesis developed four research objectives:

1. To explore factors which influence image formation in an Islamic leisure destination.
2. To understand the effect of Islamic destination image on behavioural outcomes.
3. To examine the interrelationship between factors which influence image formation and behavioural outcomes with respect to Islamic destination image.
4. To assess whether Islamic religiosity influences the tourist decision-making process for Muslim tourists.

While a plethora of studies have examined image of destinations, the association of religion with destination image in a leisure tourist context has been understood less (Weidenfeld 2006). Studies investigating destination image generally follow two pathways: (a) studies identifying and developing destination image attributes for a specific destination (Echtner and Ritchie 1993); (b) and studies determined to understand the factors that influence and interact with destination image in the tourist decision-making process (Beerli and Martín 2004a). The present thesis follows the second stream by investigating the tourist decision-making process in an Islamic leisure destination by exploring Islamic destination image.

Although consumer behaviour literature has investigated the influence of religion on consumer decision-making (e.g. Essoo and Dibb 2004; Minton 2015; Vitell et al. 2006), limited studies have investigated whether religiosity influences the tourist decision-making process for Muslim tourists (e.g., Eid and El-Gohary 2015).

Therefore, this thesis developed a conceptual framework to explore the relationships between antecedent factors, Islamic destination image and behavioural outcomes (refer to Figure 10). Prior knowledge (Kerstetter and Cho 2004; Taheri et al. 2014), cosmopolitanism (Cleveland et al. 2013) and involvement (Lu et al. 2015; Prayag and Ryan 2012) were proposed as antecedent factors. In addition, satisfaction and loyalty form behavioural outcomes (Zhang et al. 2014; Brady et al. 2005). Following Mathras et al. (2016) and Saroglou (2011), a four-dimensional construct of Islamic religiosity was proposed as a moderating variable on the relationships proposed in the conceptual model. The key findings and implications to theory are summarised next.

### **9.3 Key findings and contribution to theory**

The findings of the present thesis make several contribution to theory. **First**, this study provides empirical support for conceptualisation of prior knowledge as a formative construct containing three dimensions: past experience, familiarity and expertise (refer to section 8.2.1). Quantitative findings have been further validated by complementary support from qualitative findings (refer to section 8.2.2). Previous research has considered measuring prior knowledge based on one or two of these factors (e.g., Baloglu and McCleary 1999; Sun et al. 2013). Although both Kerstetter and Cho (2004) and Taheri et al. (2014) conceptualise prior knowledge as formative and containing these three dimensions, only Taheri et al. (2014) find empirical support for all three dimensions. The remaining literature on prior knowledge is fragmented and lacks consistency in conceptualisation and measurement of prior knowledge (refer to section 3.1). Furthermore, these studies project prior knowledge as a reflective measurement. In contributing to the existing literature, the findings of the present study demonstrate that all three elements (past experience, familiarity and expertise) are important in capturing prior knowledge in research investigating visits to tourist destinations.

**Second**, the present study argues both Islamic destination image and loyalty as higher order constructs provide theoretically advanced contributions in testing their relationships with destination image and other factors. The findings of the present study support Islamic destination image of the Maldives as a higher order construct consisting of five lower order

factors: (1) customised activities and amenities; (2) destination accessibility; (3) luxury services, people and reputation; (4) luxury shopping and dining experience; and (5) culture and weather. Thus far, limited studies have assessed destination image as a higher order construct (e.g., Kim and Yoon 2003; Assaker 2014). Instead of using individual attributes of destination image as representative of overall image, using a higher order model allows testing for destination image as a single multidimensional higher-order construct (Hair et al. 2017). Therefore, as highlighted by Assaker (2014), empirical research using higher order constructs is an advanced contribution to destination image formation theory. While several studies have examined destination attributes for popular tourist destinations, thus far no study has identified attributes which represent the image of the Maldives. Hence, this is the first study to assess the image of the Maldives. Therefore, the findings provide useful information for destination marketers in focusing on attributes that are important for Muslim tourists visiting the Maldives.

The findings of the present study support loyalty as a higher order construct with two lower order factors: attitudinal and behavioural loyalty. To the knowledge of the researcher, with the exception of one study assessing student satisfaction with universities (Yu and Kim 2008), thus far, no study has assessed tourist loyalty as a higher order model. Again, the findings of this study provide an advanced contribution to understanding the consequences of destination experience (image) on loyalty as a behavioural outcome by assessing loyalty as a higher order construct. The study has made a significant contribution to assessment of tourist loyalty given the fact that loyalty remains a complex concept. That is, although the bulk of the existing literature in tourism assesses either (a) attitudinal loyalty or (b) behavioural loyalty or (c) both as composite loyalty (Zhang et al. 2014), limited studies assess both attitudinal and behavioural loyalty as two dimensions (e.g., Sun et al. 2013).

**Third**, the qualitative findings of the present study (refer to section 8.2.2) contribute to the limited understanding of Islamic destination image. Most studies attempting to explore the requirements of Muslim tourists are conceptual (e.g., Alserhan 2011; Stephenson et al. 2010; Henderson 2010) and few studies conduct empirical studies in order to understand preferred Islamic destination image attributes (e.g., Battour et al. 2011; Eid and El-Gohary 2014). Thus far, qualitative studies have focused on identifying preferred destination attributes for Muslim tourists for generic Islamic destinations (e.g., Battour, Battor, et al. 2014; Battour et al. 2011). One study by Chen et al. (2013) examines, specifically, the Islamic destination image of Brunei, yet from the perspective of non-Muslims. Hence, the qualitative findings of the present study have identified preferred destination attributes of

the Maldives for visiting Muslim tourists (refer to section 8.2.2). Using short, semi-structured interviews for data collection and template analysis for analysing data, the present study identified destination attributes important for Muslim tourists who have actually visited the Maldives. Consistent with previous literature, the findings indicate: (a) Halal food; (b) prayer facilities; and (c) Muslim-friendly recreation activities as important for Muslim tourists. Furthermore, two non-Islamic attributes emerged from the qualitative findings: (d) cost and (e) safe destination. These findings provide a useful insight about the concerns and priorities of visiting Muslim tourists. Most importantly, tourist resorts and hotels in the Maldives can make use of these findings to improve their service to visiting Muslim tourists. Regarding relevance to theory, the qualitative findings indicate that research investigating preferred destination attributes focussing only on Islamic attributes is a limited perspective. Qualitative inquiries must keep an open-mind to explore both Islamic and non-Islamic attributes. Future research should also attempt to focus on specific Islamic destinations instead of generic Islamic destinations, where the former gives no direction to practical decisions or is of little use to image formation theory. The results of these studies can then be compared with the Maldives to identify commonalities and differences.

**Fourth**, studies investigating image formation do not usually cover the entirety of the tourist decision-making process which consists of three stages: before-, during- and after-trip stage (Martín-Santana et al. 2017). Specifically, Taheri (2015) highlights that the relationship between these three stages in Islamic tourism has been lacking in the literature. The present study has contributed to the understanding of image formation theory through tourist decision-making process models by development of a conceptual framework that covers all three stages. Hence, in meeting with **objectives 1 to 3**, the present study has explored the relationships between antecedents factors, Islamic destination image and behavioural outcomes using mixed methods (refer to Figure 10). The empirical results support all the proposed hypotheses from H1 to H8.

**H1:** Prior knowledge has a positive influence on Islamic destination image.

**H2:** Prior knowledge has a positive influence on tourist involvement.

**H3:** Cosmopolitanism has a positive influence on Islamic destination image.

**H4:** Cosmopolitanism has a positive influence on level of tourist involvement.

**H5:** Tourist involvement has a positive influence on Islamic destination image.

**H6:** Tourist involvement has a positive influence on overall tourist satisfaction.

**H7:** Islamic destination image has a positive influence on overall tourist satisfaction.

**H8:** Overall tourist satisfaction has a positive influence on loyalty.

The findings of this thesis show moderate support for a relationship between prior knowledge and destination image (**H1**). Hence, tourists' past visit experiences with a destination, their familiarity with the destination and knowledge of destination are all important factors that combine in forming an image of a destination. There is also moderate support for a direct relationship between prior knowledge and involvement (**H2**). However, the empirical results show a strong relationship between involvement and destination (**H5**). Additional assessments of indirect relationships show involvement as a mediating factor between prior knowledge and destination image. Hence, this study has demonstrated that the extent to which prior knowledge influences image formation is substantially influenced by the extent to which there are opportunities for tourists to become involved in destination experience.

The present study also found support for cosmopolitanism having a moderate influence on destination image (**H3**). It is only recently that research has investigated whether cosmopolitanism as a personality trait influences religious travellers (Gannon et al. 2017). The present study has also shown cosmopolitanism having a strong influence on involvement (**H4**) for Muslim tourists visiting Maldives. These results suggest that the extent to which personal factors such as prior knowledge and cosmopolitanism are active in tourist decision-making is substantially dependent on tourist engagement (involvement) in the destination experience. Although previous research has failed to consider involvement in understanding the tourist experience, recent research (e.g., Martín-Santana et al. 2017; Prayag and Ryan 2012; Lu et al. 2015) has considered the effect of involvement on image formation studies. The current study adds to this stream of research by emphasising the importance of providing opportunities for tourist involvement in leisure tourist destinations for Muslim tourists.

The qualitative findings of the present study highlight the presence or absence of involvement opportunities in tourist activities influences destination experience in the Maldives (see section 7.4). The qualitative results also indicate Muslim tourists having

cosmopolitanism characteristics by showing a keen interest in exploring different cultures around the world (refer to section 7.3). While, generally, Muslim tourists expressed views of having an open mind towards experiencing different cultures, there seems to be heightened interest to visit Islamic destinations to experience Islamic cultures.

Finally, the quantitative results of the study show strong support for a relationship between destination image and satisfaction (**H6**), and a very strong relationship between satisfaction and loyalty (**H8**). Since the quantitative results support a moderate relationship between involvement and satisfaction (**H7**) as well, further tests were conducted for indirect relationships (see section 6.9). These tests showed satisfaction mediating the relationship between destination image and loyalty as well as the relationship between involvement and loyalty. Furthermore, Islamic destination image mediates the relationship between involvement and satisfaction. Hence, the current study empirically supports Huang et al. (2014) that level of tourist involvement affects the relationships between three stages of tourist decision-making: selecting, experiencing and evaluating experience.

**Fifth**, although previous studies show positive results for Islamic belief and Islamic practice (Eid and El-Gohary 2015; Zamani-Farahani and Musa 2012), the new measurement scale in the present study did not show support for these two dimensions. Instead, the quantitative results support religious values and religious community attachment dimensions of Islamic religiosity having a moderating effect on the tourist decision-making process for Muslim tourists visiting the Maldives. These were consistent with the qualitative findings of the present study where Muslim tourists consistently expressed the importance of religious values (refer to section 7.6.3). Furthermore interview participants generally related themselves to the broader Muslim Ummah as a community (refer to section 7.6.4). Religious values sets boundaries for Muslim tourists indicating what is acceptable and unacceptable in everyday decisions and behaviour. Hence, religious values seem more prevalent in explaining the behavioural aspects of Muslims. Likewise, Muslims were more comfortable in expressing viewpoints on religious values as opposed to religious belief and religious practice. That is, the dimensions of religious belief and religious practices seemed to be personal matters and interview participants seemed reluctant to reflect on them. Nevertheless, given previous research supporting the two latter dimensions as appropriate (Eid and El-Gohary 2015; Zamani-Farahani and Musa 2012), the current study suggests using all four dimensions in future studies examining religiosity.

The literature review in chapter 4 identified a lack of research in investigating the influence of religion on Muslim tourist behaviour. In the systematic literature review of 73 articles examining the influence of religion on consumer decision-making, studies indicate both religious affiliation and religiosity (degree of devoutness) influences consumer behaviour. The present study argues that to understand the influence of religion on consumer behaviour, religiosity is theoretically a better measurement.

Despite the established measurements of religiosity (e.g., Allport and Ross 1967; Worthington et al. 2003), several studies still operationalise religiosity as a unidimensional concept (refer to section 4.7). Thus far, studies that have used multidimensional conceptualisation of religiosity have not reached a conclusion on the number of dimensions that represent religiosity. A substantial number of empirical studies have also failed to provide consistent and adequate support for the proposed dimensions representing religiosity in previous studies (refer to Annex 2).

Furthermore, existing measurement scales (e.g., Allport and Ross 1967; Worthington et al. 2003; Cornwall and Albrecht 1986) are inappropriate for measuring religiosity of Muslims, as they were originally designed to measure religiosity of Christian followers. Recently, Eid and El-Gohary (2015) and Zamani-Farahani and Musa (2012) have proposed to measure Islamic religiosity using two dimensions: Islamic belief and Islamic practice. However, Eid and El-Gohary (2015) call for future research to expand the Islamic religiosity measurement to include other dimensions such as communities and spirituality. Similarly, Mathras et al. (2016) and Saroglou (2011) have proposed a new measurement of religiosity including four dimensions. The present study has responded to this call by proposing and testing Islamic religiosity as comprising of four dimensions: religious belief, religious practice, religious community attachment and religious value.

In addition, the findings of the present study have made a significant contribution in investigating Islamic religiosity. Thus far, to the knowledge of the researcher, only one study has examined the influence of religion on the tourist decision-making process by accounting for religiosity (Eid and El-Gohary 2015). Eid and El-Gohary (2015) explore the moderating effect of Islamic religiosity between perceived value and customer satisfaction and, therefore, destination image was missing in the conceptual model. Consequently, the current empirical study appears to be the first to examine the influence of religiosity on image formation theory. Previous studies such as Beerli and Martín (2004a) posit that religion is important as a destination attribute under the dimension of culture, history and



art. Other studies exploring destination image have taken into account religious affiliation of tourists by focusing on a particular faith group such as Muslim tourists (e.g., Prayag and Hosany 2014). Hence, in meeting with **objective 4** of this thesis, the findings of the present study vindicating that Islamic religiosity moderates the relationships between antecedent factors of Islamic destination image and behavioural outcomes for leisure tourists, is a significant contribution to image formation theory. It is hoped that this study will open new avenues for discourse on the influence of religiosity as a moderating factor in future conceptual models projecting tourist or consumer decision-making processes.

In short, the current study has demonstrated that Islamic religiosity influences the Muslim tourist decision-making process. Hence, the findings of the study make a significant contribution to existing literature on image formation theory (e.g., Martín-Santana et al. 2017; Baloglu and McCleary 1999; Beerli and Martín 2004a). This study adds to the limited literature exploring prior knowledge, cosmopolitanism and involvement as antecedent factors of Islamic destination image. Specifically, the study responds to a call by Taheri (2015) to understand the relationships between three stages of the tourist decision-making process (antecedents, destination experience and behavioural outcomes) in an Islamic leisure destination. In doing so, this study has identified several interrelationships between antecedent factors, destination image and behavioural outcomes that do not commonly appear on conceptual models projecting the tourist decision-making process.

Consequently, the study also contributes to services marketing literature by attempting to understand service encounters (Brady et al. 2005) of Muslim tourists in leisure tourist destinations. That is, this study empirically contributes to the stream of literature advocating for a linear relationship between destination image, satisfaction and loyalty (Prayag et al. 2017; Prayag 2009; Chi and Qu 2008; Albaity and Melhem 2017; Martín-Santana et al. 2017).

#### **9.4 Contextual contribution**

Most researchers tend to assume that religion influences motivation for visitation when the destination has sacred sites for pilgrimage or historical religious heritage as tourist attractions (e.g., Poria et al. 2003; Bogari et al. 2004; Bond et al. 2015). The current study has assessed whether religion influences Muslim tourists to visit an Islamic leisure destination in the absence of such religious heritage by studying the Maldives as the context of research as the Maldives have no historical sites for religious pilgrimage. However,

being an Islamic country, the destination has a local Muslim population nurturing an Islamic culture, and there are tangible symbols representing religion such as Mosques.

By focusing on a specific Islamic country, the present study departs from previous literature exploring Islamic destination image that focused on generic destinations (e.g., Battour et al. 2011; Alserhan 2011; Stephenson 2014). The study by Chen et al. (2013) examines Islamic image attributes of Brunei, albeit from the perspective of non-Muslims, hence the Muslim tourist is missing.

Hence, by investigating the Maldives as the context of the research, the present study attempts to draw more meaningful and relevant insight for tourism policy-makers and tourism managers. Future research can compare the findings of the Maldives with other Islamic or non-Islamic destinations to identify similarities and differences in destination image. For instance, when comparing the findings of Prayag and Hosany (2014) with the present study, both of which explore perceptions of Muslim tourists towards destinations, clear differences of image perception can be identified. In this comparison, Muslim tourists perceive the destination image of Paris as a luxury shopping destination with rich heritage and history (Prayag and Hosany 2014). In contrast, the present study found Muslim tourists perceive the Maldives as a safe and natural attraction with availability of halal food.

The following sections discuss methodological contribution and managerial implications of this study.

## **9.5 Methodological contribution**

Using pragmatism as a research philosophy and mixed methods approach, the current study makes several methodological contributions to existing literature. By using a mixed methods approach, the present study first conducted a quantitative survey on a large sample of Muslim tourists (n=961) in order to achieve a representative sample and more generalisability of results on international Muslim tourists (47 nationalities). Qualitative data was then used to assess whether they provide complementary support to the quantitative findings, thus improving the validity of findings.

Furthermore, this thesis methodologically contributes to the literature by assessing destination image and loyalty as higher order constructs as an advanced technique. Furthermore, while prior knowledge is usually measured as reflective models in previous studies, the present study measured prior knowledge as a formative model following

Kerstetter and Cho (2004) and Taheri et al. (2014). The present study advocates to measure prior knowledge as containing three dimensions: past experience, familiarity and expertise.

Finally, this study suggests a new measurement construct for assessing religiosity. The new Islamic religiosity construct consists of four dimensions: religious belief, religious practice, religious values and religious community attachment. Contrary to previous research (Eid and El-Gohary 2015; Zamani-Farahani and Musa 2012) which measured only the first two dimensions, the current study suggests religious values and community dimensions as important in assessing the religiosity of Muslims. The study provides empirical support to the existing literature advocating the influence of religion in consumer behaviour and extends this research to the tourist decision-making process. In addition, the proposed religiosity scale has been designed carefully to enable religiosity assessment in other faith groups with slight modifications. Hence, the scale can be used conveniently to measure religiosity in future studies comparing Muslims and other faith groups.

## **9.6 Managerial implications and recommendations**

The findings of the current study provide understanding of Muslim tourist behaviour useful for tourism policy-makers, tourist resort managers and marketers of tourist establishments.

(a) According to the knowledge of the researcher this is the first study to investigate destination image of the Maldives. The findings of this thesis identified most important image attributes representing Maldives: easy to obtain visa; natural attractions; safe and secure destination for Muslims; and local cuisine that is halal. The Maldives Marketing and Tourism Promotion Board can use these attributes to attract Muslim tourists. As noted in section 1.6, Middle East was the fastest growing market region for Maldives during 2012 to 2016, with most tourists arriving from Saudi Arabia. Hence, destination marketers can use these attributes in promoting and positioning Maldives to Muslim market segments.

To that end, Maldives destination marketers can use traditional media for targeting Muslim tourists such as official tourism promotion website ([www.visitmaldives.com](http://www.visitmaldives.com)), tourist hotel websites, tourist brochures and magazines. Furthermore, this study recommends destination marketers to use contemporary media such as Muslim tourist bloggers to create awareness about Maldives as an Islamic leisure destination. These promotions need to be integrated with social media campaigns too.

(b) Second, the study highlights the keen interest among Muslim tourists to explore Islamic culture as part of their tourist experience. Destination marketers in the Maldives can consider providing more opportunities for visiting Muslim tourists to experience local culture as well as Islamic heritage. These can include visits to old mosques preserved in small island communities. This can also include display of historical artefacts illustrating the history of Islam in the Maldives.

(c) Third, there is a pressing need to provide more opportunities for involvement in tourist activities for the Muslim tourist. Presently there are very limited opportunities for Muslim tourists to enjoy their stay such as enjoying the beach or swimming. Since the Maldives is popular as a honeymoon destination, tourist activities need to be more suitable for Muslim couples. The present study highlights the importance of providing opportunities for involvement in Muslim-friendly tourist activities and the resulting strong connection with positive evaluations of destination experience.

(d) The present study has investigated Muslim tourists from 47 different nationalities providing a reasonable representation of international Muslim tourists. Hence, findings can be generalized to understand Muslim tourist behavior when visiting similar Islamic leisure destinations such as Malaysia and Indonesia. Alternatively, comparative studies can be conducted in other Islamic leisure destinations to understand similarities and differences related to specific destinations.

Qualitative findings specifically highlight important issues that need to be addressed when serving Muslim tourists. It is important to have an awareness of the diverse expectations and attitudes of International Muslim tourists visiting an Islamic leisure destination. Ultimately it is the hotel management that decides the extent to which services are customized to cater for Muslim tourists. Finally, the limitations of this thesis and future research directions are outlined.

## **9.7 Limitations and future research**

This section outlines the limitations of this thesis. First, in the quantitative stage collecting data from international tourists from 47 different nationalities was a challenge. Although the survey questionnaires were conducted in three languages (English, Arabic and Turkish), the sample could be improved with additional languages such as French. Similarly, interviews were limited to participants who were able to fluently communicate in English.

Second, this thesis focused on understanding whether religion influences the tourist decision-making process for Muslim tourists. Hence, the findings of this study can only be generalised to Muslim tourists. The study focused on the Maldives as a destination context, therefore the findings and suggestions are limited in their scope. Hence, in generalising the findings of this study, cultural, historical and political differences in other Islamic destinations must be considered. Further research in other Islamic destinations maybe conducted to identify similarities and differences in Muslim tourist behaviour. Likewise, studies can also be conducted on non-Muslims visiting the Maldives for comparison of their image perception with Muslim tourists in this study.

Third, there are limitations in measurement of Islamic religiosity. The proposed scale measures four dimensions of religiosity: religious belief; religious practice; religious values and religious community attachment. Although previous studies have highlighted the importance of including both cognitive and affective dimensions in measuring religiosity (e.g. Cornwall and Albrecht 1986; Parboteeah et al. 2008; Minton 2016), the current study did not capture affective dimension. As shown in SLR of religiosity in present thesis, the current study followed most studies which focused on cognitive and/or behavioural elements. However, future research may add affective dimensions to expand religiosity measurement (Cornwall and Albrecht 1986; Tansuhaj et al. 1991; Eid and El-Gohary 2015).

The use of a single item for religious community attachment dimension is a limitation of Islamic religiosity measurement construct. Generally single item measures are weaker than multiple item constructs as the latter captures the construct better with two or more indicators (Neuman 2014). Single item may not capture the full scope of measurement and therefore carries error. Although multiple items do not eliminate errors, it can reduce error in measurement. In contrast, Bergvist and Rossiter (2007) has defended single item measures as having similar levels of predictive validity when compared to multi-item scales. In a more recent study by Diamantopoulos et al. (2012) reported multi-items scales have better predictive validity. Therefore, future researchers may include additional items in measuring religious community attachment dimension.

For design of questions to measure religiosity construct, the researcher selected scales that has been tested for reliability and validity. The items “I consider myself active in my faith (I spend time in mosque)” from Cleveland et al. (2013) intends to measure belief dimension of religiosity. Although the question item asks about internal belief dimension of

religiosity, there is possibility of misinterpretation. To minimise such opportunities for misinterpretation, the researcher has sought expert opinion from supervisors and fellow researchers on validity of questionnaire. That is to test whether the questions were interpreted by respondents as they were intended. Thereafter pilot tests were conducted on 10 Muslim tourists. Furthermore, the researcher has modified the scale item with the description “I spend time in mosque” as advised by Cleveland et al. (2013) to explain the question further and to make it relevant for Muslim tourists. Questions also appeared with translations in either Arabic or Turkish language in questionnaires. Besides, where measurement scales have been borrowed, the researcher can only make minimal amendments to maintain validity of the scale. Finally, the results for religiosity scale has been tested for content validity.

Fourth, in the qualitative study of the present thesis Muslim tourists identified additional factors as drivers towards visiting the Maldives. That is, Muslim tourists reported that they preferred destinations which were safe and welcoming for Muslims. Another important factor was the overall cost of the tourist experience. Present literature on Islamic tourism does not typically inquire whether there are factors, other than Islamic attributes, that have an influence in choosing Islamic destinations. Hence, future research can inquire about a combination of both Islamic and non-Islamic destination attributes in examining factors that influence destination selection for Muslim tourists.

Finally, future research can conduct a qualitative inquiry to identify destination image attributes of the Maldives to capture unique attributes that define images of the Maldives. As suggested by Echtner and Ritchie (1991), unstructured methods such as focus groups or in-depth interviews can be conducted for identifying and refining image attributes of the Maldives.

## **9.8 Personal reflections on the research**

This section provides a brief self-reflection of the researcher on this thesis. I admit that at the time of submitting the proposal to conduct a research project related to Islamic marketing, I had very limited knowledge about the scope of this work. The greatest challenge in developing this project was lack of previous experience in conducting research. It took a reasonably long time to narrow down the research to investigate tourist behaviour and Islamic destination image.

From the beginning, I was committed to complete this project within its proposed timeframe. For this reason, I took every opportunity to acquire knowledge on research skills by attending seminars and workshops. I engaged in a number of conferences to share my research with other researchers (Refer to Appendix 8). As such, I have had the opportunity to present my work and obtain valuable feedback which has immensely contributed to improving the quality of my work.

Finally, during the research period, I enjoyed reading literature on tourist behaviour and particularly about Muslim tourists. It has expanded my knowledge towards the various aspects that influence tourist behaviour. Furthermore, I enjoyed collecting data from a diverse sample of international tourists visiting the Maldives. They have had a profound impact on opening my mind towards different perspectives related to my research area. Being the first piece of research on Muslim tourists visiting the Maldives, I strongly believe this thesis will form a stepping-stone for further inquiry into this interesting market segment.

## **9.9 Conclusion**

The aim of this study is to investigate whether religion influences the Muslim tourist travel decision-making process in Islamic leisure destinations. While the bulk of previous studies investigated whether religious travellers and visitors are attracted to sacred sites, the current study investigated whether religion influences Muslim tourists visiting an Islamic leisure destination. Consequently, this study's findings suggest the degree of religiousness has an impact on Muslim tourist decision-making and behaviour in Islamic leisure destinations. This study expands the measure of Islamic religiosity to four dimensions: Islamic belief; Islamic practice; Islamic value; and religious community attachment. This study contributes to image formation theory by assessing drivers of Islamic destination image (prior knowledge, cosmopolitanism and involvement) and resulting consequences or behavioural outcomes (satisfaction and loyalty). Consequently, this research has identified factors and issues that are important for Muslim tourists visiting Maldives. Based on these findings, recommendations have been drawn for tourism service providers and policy makers to assist in attracting and serving Muslim tourists. The findings of this thesis can also be used to understand general interests and concerns of Muslim tourists visiting similar Islamic leisure destinations such as Malaysia and Indonesia. Future research can compare similarities and differences between these Islamic leisure destinations. It is also important to explore opinions of other stakeholders such as employees and tourist resort managers on

the concept of Islamic tourism. In addition, future studies can explore non-Muslims in Islamic leisure destinations.



## REFERENCES

- Aaker, D., 1991. *Managing brand equity: Capitlizing on the value of a brane name*. New York: Simon & Schulter.
- Abosag, I. & Farah, M.F., 2014. The influence of religiously motivated consumer boycotts on brand image, loyalty and product judgment. *European Journal of Marketing*, 48(11/12), pp.2262–2283.
- Abu-Raiya, H. & Hill, P., 2014. Appraising the state of measurement of Islamic religiousness. *Psychology of Religion and Spirituality*, 6(1), pp.22–32.
- Adam, I., 2015. Backpackers' risk perceptions and risk reduction strategies in Ghana. *Tourism Management*, 49, pp.99–108.
- Al-Hamarneh, A. & Steiner, C., 2004. Islamic tourism: Rethinking the strategies of tourism development in the Arab world after September 11, 2001. *Comparative Studies of South Asia, Africa and the Middle East*, 24(1), pp.173–182.
- Al-Makaty, S.S., Van Tubergen, G.N., Whitlow, S.S. and Boyd, D.A., 1996. Attitudes toward advertising in Islam. *Journal of Advertising Research*, 36(3), pp.16–27.
- Alba, J. & Hutchinson, J., 1987. Dimensions of consumer expertise. *Journal of Consumer Research*, 13, pp.411–454.
- Albaity, M. & Melhem, S., 2017. Novelty seeking, image, and loyalty—The mediating role of satisfaction and moderating role of length of stay: International tourists' perspective. *Tourism Management Perspectives*, 23, pp.30–37.
- Albliwi, S., Antony, J. & Lim, S.A., 2015. A systematic review of Lean Six Sigma for the manufacturing industry. *Business Process Management Journal*, 21(33), pp.665–691.
- Alcaniz, E., García, I. & Blas, S., 2009. The functional-psychological continuum in the cognitive image of a destination: A confirmatory analysis. *Tourism Management*, 30(5), pp.715–723.
- Ali, F., 2016. Hotel website quality, perceived flow, customer satisfaction and purchase intention. *Journal of Hospitality and Tourism Technology*, 7(2), pp.213–228.

- Allport, G. & Ross, J., 1967. Personal religious orientation and prejudice. *Journal of Personality and Social Psychology*, 5(4), pp.432–443.
- Alserhan, B., 2011. *The Principles of Islamic Marketing*, Ashgate Publishing, Ltd.
- Alserhan, B.A. & Alserhan, Z.A., 2012. Researching Muslim consumers: do they represent the fourth-billion consumer segment? *Journal of Islamic Marketing*, 3(2), pp.121–138.
- Anderson, E., Fornell, C. & Lehmann, D., 1994. Customer satisfaction, market share, and profitability: Findings from Sweden. *The Journal of Marketing*, pp.53-66
- Arli, D. & Tjiptono, F., 2014. The end of religion? Examining the role of religiousness, materialism, and long-term orientation on consumer ethics in Indonesia. *Journal of Business Ethics*, 123(3), pp.385–400.
- Arnold, E., Price, L. & Zinkhan, G., 2004. *Consumers*. New York: McGraw-Hill
- Arnould, E., Schau, J. & Muniz, A M., 2009. How brand communities create value, *Journal of Marketing*, 73(September), pp.30–51.
- Assael, H., 1995. *Consumer Behavior and Marketing Action* 5th ed., South-Western College Publishing.
- Assaker, G., 2014. Examining a hierarchical model of Australia’s destination image. *Journal of Vacation Marketing*, 20(3), pp.195–210.
- Aziz, H., 1995. Understanding attacks on tourists in Egypt. *Tourism Management*, 16(2), pp.91–95.
- Backhaus, K., Erichson, B., Plinke, W., & Weiber, R. (2003). *Multivariate analysis method: an application oriented introduction* (10th ed.). Berlin: Springer.
- Bagozzi, R., 1992. The self-regulation of attitudes, intentions, and behavior. *Social Psychology Quarterly*, pp.178-204
- Bagozzi, R. & Yi, Y., 2012. Specification, evaluation, and interpretation of structural equation models. *Journal of the Academy of Marketing Science*, 40(1), pp.8–34.

- Baker, D. & Crompton, J., 2000. Quality, satisfaction and behavioral intentions. *Annals of Tourism Research*, 27(3), pp.785–804.
- Baloglu, S., 2001. Image variations of Turkey by familiarity index: informational and experiential dimensions. *Tourism Management*, 22(2), pp.127–133.
- Baloglu, S. & Brinberg, D., 1997. Affective images of tourism destinations. *Journal of Travel Research*.35(4), pp.11-15
- Baloglu, S., Henthorne, T. & Sahin, S., 2014. Destination image and brand personality of Jamaica: A model of tourist behavior. *Journal of Travel & Tourism Marketing*, 31(8), pp.1057–1070.
- Baloglu, S. & Mangaloglu, M., 2001. Tourism destination images of Turkey, Egypt, Greece, and Italy as perceived by US-based tour operators and travel agents. *Tourism Management*, 22, pp.1–9.
- Baloglu, S. & McCleary, K., 1999. A model of destination image formation. *Annals of Tourism Research*, 26(4), pp.868-897.
- Baron, R. & Kenny, D., 1986. The moderator–mediator variable distinction in social psychological research: Conceptual, strategic, and statistical considerations. *Journal of Personality and Social*, 51(6), pp.1173–1182.
- Battour, M., 2017. Halal tourism and its impact on non-Muslim tourists' perception, trip quality and trip value. *International Journal of Culture, Tourism and Hospitality Research*.
- Battour, M., Ismail, M.N., Battor, M. and Awais, M., 2017. Islamic tourism: an empirical examination of travel motivation and satisfaction in Malaysia. *Current Issues in Tourism*, 20(1), pp.50-67
- Battour, M., Battor, M. & Bhatti, M., 2014. Islamic attributes of destination: Construct development and measurement validation, and their impact on tourist satisfaction. *International Journal of Tourism Research*, 16(6), pp.556–564.
- Battour, M., Battor, M. & Ismail, M., 2012. The mediating role of tourist satisfaction: A study of Muslim tourists in Malaysia. *Journal of Travel & Tourism Marketing*, 29(3), pp.279–297.

- Battour, M., Ismail, M. & Battor, M., 2011. The impact of destination attributes on Muslim tourist's choice. *International Journal of Tourism Research*, 13(6), pp.527–540.
- Battour, M., Ismail, M. & Battor, M., 2010. Toward a halal tourism market. *Tourism Analysis*, 15(4), pp.461–470.
- Becken, S., Jin, X., Zhang, C. and Gao, J., 2017. Urban air pollution in China: destination image and risk perceptions. *Journal of Sustainable Tourism*, 25(1), pp.130-147.
- Becker, J., Klein, K. & Wetzels, M., 2012. Hierarchical latent variable models in PLS-SEM: guidelines for using reflective-formative type models. *Long Range Planning*, 45(5), pp.359–394.
- Beerli, A. & Martín, J., 2004a. Factors influencing destination image. *Annals of Tourism Research*, 31(3), pp.657–681.
- Beerli, A. & Martín, J., 2004b. Tourists' characteristics and the perceived image of tourist destinations: a quantitative analysis—a case study of Lanzarote, Spain. *Tourism Management*, 25(5), pp.623–636.
- Bergman, M., 2008. *Advances in Mixed Methods Research: Theories and applications*, SAGE
- Bergkvist, L., & Rossiter, J. R. (2007). The predictive validity of multiple-item versus single-item measures of the same constructs. *Journal of Marketing Research*, 44(2), 175–184.
- Bettman, J., 1986. Consumer psychology. *Annual Review of Psychology*, 37(1), pp.257–289.
- Bigne, J., Sanchez, M. & Sanchez, J., 2001. Tourism image, evaluation variables and after purchase behaviour: inter-relationship. *Tourism management*, 22 (6), pp.607-616
- Bigovic, M. & Prašnikar, J., 2015. Predicting tourists' behavioural intentions at the destination level. *Current Issues in Tourism*, 18(8), pp.744–764.
- Bland, J. & Altman, D., 1997. Statistics notes: Cronbach's alpha. *Bmj*, 314(7080), p.572.
- Bogari, N., Crowther, G. & Marr, N., 2004. Motivation for domestic tourism: A case

- study of the Kingdom of Saudi Arabia. *Tourism Analysis*, 8(2), pp.137–141.
- Bogusz, T., 2014. Why (Not) Pragmatism? *The Spirit of Luc Boltanski: Essays on the Pragmatic Sociology of Critique*
- Bollen, K. & Lennox, R., 1991. Conventional wisdom on measurement: A structural equation perspective. *Psychological Bulletin*, 11(2), pp.305–314.
- Bond, N., Packer, J. & Ballantyne, R., 2015. Exploring visitor experiences, activities and benefits at three religious tourism sites. *International Journal of Tourism Research*, 17(5), pp.471–481.
- Bore, I., Rutherford, C., Glasgow, S., Taheri, B. and Antony, J., 2017. A systematic literature review on eWOM in the hotel industry: Current trends and suggestions for future research. *Hospitality & Society*, 7(1), pp.63-85.
- Bosque, I. del & Martin, H.S., 2008. Tourist satisfaction a cognitive-affective model. *Annals of Tourism Research*, 32(5), pp.551–573.
- Boulding, K., 1961. *The Image: Knowledge in life and society*, University of Michigan Press
- Bourdieu, P., 1984. *Distinction: A social critique of the judgement of taste*, Harvard University Press.
- Brady, M.K., Knight, G.A., Cronin Jr, J.J., Tomas, G., Hult, M. and Keillor, B.D., 2005. Removing the contextual lens: A multinational, multi-setting comparison of service evaluation models. *Journal of Retailing*, 81(3), pp.215-230.
- Brakus, J., Schmitt, B. & Zarantonello, L., 2009. Brand experience: what is it? How is it measured? Does it affect loyalty? *Journal of Marketing*, 73(3) pp.52-68
- Braun, V. & Clarke, V., 2006. Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), pp.77–101.
- Broderick, A. & Mueller, R., 1999. A theoretical and empirical exegesis of the consumer involvement construct: The psychology of the food shopper. *Journal of Marketing Theory and*, 7(4), pp.97–108.
- Brucks, M., 1985. The effects of product class knowledge on information search

- behavior. *Journal of Consumer Research*, pp.1–16.
- Brunet, S., Bauer, J., De Lacy, T. and Tshering, K., 2001. Tourism development in Bhutan: Tensions between tradition and modernity. *Journal of Sustainable Tourism*, 9(3), pp.243-263.
- Bryman, A., 2008. *Social Research Methods* 3rd edition, Oxford University Press.
- Bryman, A., 2012. *Social Research Methods* 5th ed., Oxford University Press.
- Bryman, A. & Bell, E., 2015. *Business Research Methods* 4th Edition, Oxford University Press.
- Buhalis, D., 2000. Marketing the competitive destination of the future. *Tourism Management*, 21, pp.97–116.
- Cai, L.A., 2002. Cooperative branding for rural destinations. *Annals of Tourism Research*, 29(3), pp.720-742.
- Cannon, H.M., Yoon, S.J., McGowan, L. and Yaprak, A., 1994. In search of the global consumer. In *Proceedings for the 1994 Annual Meeting of the Academy of International Business*.
- Cannon, H. & Yaprak, A., 1993. Toward a theory of cross-national segmentation. In *Annual Conference of the Academy of International Business*.
- Cannon, H. & Yaprak, A., 2002. Will the real-world citizen please stand up! The many faces of cosmopolitan consumer behavior. *Journal of International Marketing*, 10(4), pp.30–52.
- Carneiro, M.J. & Crompton, J.L., 2010. The influence of involvement, familiarity, and constraints on the search for information about destinations. *Journal of Travel Research*, 49(4), pp.451–470.
- Charmaz, K., 2006. *Constructing Grounded Theory*, SAGE Publications.
- Chen, C. & Chen, F., 2010. Experience quality, perceived value, satisfaction and behavioral intentions for heritage tourists. *Tourism Management*, 31(1), pp.29-35
- Chen, C. & Phou, S., 2013. A closer look at destination: Image, personality, relationship

- and loyalty. *Tourism Management*, 36, pp.269–278.
- Chen, C. & Tsai, D., 2007. How destination image and evaluative factors affect behavioral intentions? *Tourism Management*, 28(4), pp.1115–1122.
- Chen, H., Chen, P. & Okumus, F., 2013. The relationship between travel constraints and destination image: A case study of Brunei. *Tourism Management*, 35(198–208).
- Chen, J. & Gursoy, D., 2001. An investigation of tourists' destination loyalty and preferences. *International Journal of Contemporary*, 13(2), pp.79–85.
- Chen, P. & Kerstetter, D., 1999. International students' image of rural Pennsylvania as a travel destination. *Journal of Travel Research*, 37(3), pp.256-266
- Chernatony, L. De, McDonald, M. & Wallace, E., 2010. *Creating powerful brands*, Butterwoth-Heinemann.
- Chi, C.G.Q & Qu, H., 2008. Examining the structural relationships of destination image, tourist satisfaction and destination loyalty: An integrated approach. *Tourism Management*, 29(4), pp.624-636
- Chin, W., 2010. How to write up and report PLS Analyses. In *Handbook of Partial Least Squares: Concepts, Methods and Applications*. Springer Science and Business Media, pp. 655–690.
- Chin, W., 1998. The partial least squares approach to structural equation modeling. In *Modern Methods for Business Research*. Lawrence Erlbaum Associates Publishers, pp. 295–311.
- Chin, W. & Dibbern, J., 2010. A permutation based procedure for multi-group PLS analysis: results of tests of differences on simulated data and a cross of information system services. In *Handbook of Partial Least Squares*. Heidelberg, Germany: Springer, pp. 171–193.
- Chon, K., 1991. Tourism destination image modification process: Marketing implications. *Tourism Management*, 12(1), pp.68-72
- Chon, K.K.-S., 1990. The role of destination image in tourism: A review and discussion. *The Tourist Review*, 45(2), pp.2–9.

- Choudhury, K., 2014. Materialism, Religion, and Implications for Marketing—An Ethnographic Study of Nichiren Buddhism. *Psychology & Marketing*, 31(9), pp.683–697.
- Clark, L. & Watson, D., 1995. Constructing validity: Basic issues in objective scale development. *Psychological Assessment*, 7(3), p.309.
- Cleveland, M. & Laroche, M., 2007. Acculturaton to the global consumer culture: Scale development and research paradigm. *Journal of Business Research*, 60(3), pp.249–259.
- Cleveland, M., Laroche, M. & Hallab, R., 2013. Globalization, culture, religion, and values: Comparing consumption patterns of Lebanese Muslims and Christians. *Journal of Business Research*, 66(8), pp.958–967.
- Cleveland, M., Laroche, M. & Papadopoulos, N., 2009. Cosmopolitanism, Consumer Ethnocentrism, and Materialism: An Eight-Country Study of Antecedents and Outcomes. *Journal of International Marketing*, 17(1), pp.116–146.
- Cleveland, M., Papadopoulos, N. & Laroche, M., 2011. Identity, demographics, and consumer behaviors. *International Marketing Review*, 28(3), pp.244–266.
- Cohen, Adam B., Daniel E. Hall, Harold G. Koenig, and Keith G. Meador, 2005. Social versus individual motivation: Implications for normative definitions of religious orientation. *Personality and Social Psychology Review*, 9(1), pp.48–61.
- Cohen, E., 1979. A phenomenology of tourist experiences. *Sociology*, 13(2), pp.179–201.
- Cohen, E., 2003. Tourism and religion: A case study—visiting students in Israeli universities. *Journal of Travel Research*, 42(1), pp.36–47.
- Cohen, J., 1988. *Statistical Power Analysis for Behavioral Science* 2nd ed., Hillsdale, NJ: Lawrence Erlbaum Associates, 2.
- Cornwall, M. & Albrecht, S., 1986. The dimensions of religiosity: A conceptual model with an emperical test. *Review of Religious Research*, 27(March), pp.226–43.
- Cornwell, B., Chi Cui, C., Mitchell, V., Schlegelmilch, B., Dzulkiflee, A. and Chan, J., 2005. A cross-cultural study of the role of religion in consumers' ethical positions. *International Marketing Review*, 22(5), pp.531-546.



- Cortina, J., 1993. Journal of applied psychology. *Journal of Applied Psychology*, 78(1), p.98.
- Coulter, R., Hermans, C. & Parker, R., 2013. Religiosity and generational effects on gambling: Support for and opposition to introducing casino gambling in a non-gambling tourist entertainment environment. *Journal of Business Research*, 66(9), pp.1682–1688.
- Creswell, J., 2014. *Research design: Qualitative, quantitative, and mixed methods approaches* 4th edition, Sage Publications.
- Crompton, J., 1979. An assessment of the image of Mexico as a vacation destination and the influence of geographical location upon that image. *Journal of Travel Research*, 17(4), pp.18-23
- Cronbach, L., 1951. Coefficient alpha and the internal structure of tests. *Psychometrika*, 16(3), pp.297-334
- Curran, R. & Taheri, B., 2017. Branding and Brand Communications. In *Marketing Communications: An advertising, promotion and branding perspective*. Goodfellow Publishers Ltd, pp. 77–92.
- Day, G., 1976. A two-dimensional concept of brand loyalty. *Mathematical Models in Marketing*, pp.(89-89), Springer Berlin Heidelberg
- Delener, N., 1994. Religious contrasts in consumer decision behaviour patterns: their dimensions and marketing implications. *European Journal of Marketing*, 28(5), pp.36–53.
- Denyer, D. & Tranfield, D., 2009. Producing a Systematic Review.
- De Vaus, D., 1986. *Surveys in Social Research*, George Allen and Unwin Publishers Ltd.
- Diamantopoulos, A., 2006. The error term in formative measurement models: interpretation and modeling implications. *Journal of Modelling in Management*, 1(1), pp.7–17.
- Diamantopoulos, A. & Sigsaw, J., 2000. *Introducing LISREL*, London: SAGE Publications.

- Diamantopoulos, A., Sarstedt, M., Fuchs, C., Wilczynski, P. and Kaiser, S., 2012. Guidelines for choosing between multi-item and single-item scales for construct measurement: a predictive validity perspective, *Journal of the Academy of Marketing Science*, 40(3), pp.434-449.
- Diamantopoulos, A. & Winklhofer, H., 2001. Index construction with formative indicators: An alternative to scale development. *Journal of Marketing Research*, 38(2), pp.269–277.
- Dick, A. & Basu, K., 1994. Customer loyalty: toward an integrated conceptual framework. *Journal of the Academy of Marketing Science*, 22(2), pp.99-113
- Dimanche, F. & Havitz, M., 1995. Consumer behavior and tourism: Review and extension of four study areas. *Journal of Travel & Tourism Marketing*, 3(3), pp.37–57.
- Dimanche, F., Havitz, M. & Howard, D., 1991. Testing the involvement profile (IP) scale in the context of selected recreational and touristic activities. *Journal of Leisure Research*, 23(1), pp.51–66.
- Din, K., 1989. Islam and tourism: Patterns, issues, and options. *Annals of Tourism Research*, 16(4), pp.542–563.
- Dobni, D. & Zinkhan, G., 1990. In search of brand image: A foundation analysis. *Advances in Consumer Research*.
- Donate, M. & Pablo, J. de, 2015. The role of knowledge-oriented leadership in knowledge management practices and innovation. *Journal of Business Research*, 68(2), pp.360–370.
- Doran, C. & Natale, S., 2011. ἐμπάθεια (Empatheia) and Caritas: The Role of Religion in Fair Trade Consumption. *Journal of Business Ethics*, 98(1), pp.1–15.
- Dotson, M. & Hyatt, E., 2000. Religious symbols as peripheral cues in advertising: A replication of the elaboration likelihood model. *Journal of Business Research*, 48, pp.63–68.
- Duman, S. & Ozgen, O., 2017. Willingness to punish and reward brands associated to a political ideology (BAPI). *Journal of Business Research*.
- Easterby-Smith, M., Thorpe, R. & Jackson, P., 2012. *Management Research*, SAGE

Publications.

- Echtner, C. & Ritchie, J., 1993. The measurement of destination image: An empirical assessment. *Journal of Travel Research*, 31(4), pp.3–13.
- Echtner, C.M.C. & Ritchie, J.R.B., 1991. The meaning and measurement of destination image. *Journal of Tourism Studies*, 2(2), pp.2–12.
- Efron, B., 1987. Better bootstrap confidence intervals. *Journal of the American Statistical Association*, 82(397), pp.171–185.
- Eid, R., 2015. Integrating Muslim customer perceived value, satisfaction, loyalty and retention in the tourism industry: an empirical study. *International Journal of Tourism Research*, 17, pp.249–260.
- Eid, R. & El-Gohary, H., 2014. Muslim tourist perceived value in the hospitality and tourism industry. *Journal of Travel Research*, 54(6), pp.774–787.
- Eid, R. & El-Gohary, H., 2015. The role of Islamic religiosity on the relationship between perceived value and tourist satisfaction. *Tourism Management*, 46, pp.477–488.
- El-Gohary, H., 2016. Halal tourism, is it really Halal? *Tourism Management Perspectives*, 19, pp.124–130.
- Elliot, S. & Papadopoulos, N., 2016. Of products and tourism destinations: An integrative, cross-national study of place image. *Journal of Business Research*, 69(3), pp.1157–1165.
- Essoo, N. & Dibb, S., 2004. Religious influences on shopping behaviour: an exploratory study. *Journal of Marketing Management*, 20(7-8), pp.683–712.
- Fakeye, P.. & Crompton, J., 1991. Image differences between prospective, first-time, and repeat visitors to the Lower Rio Grande Valley. *Journal of Travel Research*, 30(2), pp.10–16.
- Fam, K., 2008. Attributes of likeable television commercials in Asia. *Journal of Advertising Research*, 48(3), pp.418–432.
- Fam, K., Waller, D. & Erdogan, B., 2004. The influence of religion on attitudes towards the advertising of controversial products. *European Journal of Marketing*, 38(5–6),

pp.537–555.

Farah, M. & Newman, A., 2010. Exploring consumer boycott intelligence using a socio-cognitive approach. *Journal of Business Research*, 63(4), pp.347–355.

Felix, R. & Braunsberger, K., 2016. I believe therefore I care: the relationship between religiosity, environmental attitudes, and green product purchase in Mexico. *International Marketing Review*, 33(1), pp.137–155.

Field, A., 2014. *Discovering statistics using IBM SPSS statistics* 4th ed., SAGE

Finn, D., 1983. Low-Involvement Isn't Low-Involving. *Advances in Consumer Research Volume 10*, 10(419–424).

Fishbein, M., 1967. Readings in attitude theory and measurement.

Fleischer, A., 2000. The tourist behind the pilgrim in the Holy Land. *International Journal of Hospitality Management*, 19(3), pp.311–326.

Flick, U., 2014. *An Introduction to Qualitative Research* 5th ed., SAGE Publications.

Fodness, D. & Murray, B., 1997. Tourist information search. *Annals of Tourism Research*, 24(3), pp.503–523.

Fontana, A. & Frey, J., 1994. Interviewing: The art of science. In N. Y. . Denzin, ed. *The handbook of qualitative research*. Thousand Oaks: Sage Publications, pp. 361–376.

Fornell, C., 1985. A second generation of multivariate analysis: Classification of methods and implications for marketing research. *Review of Marketing*, pp.407–450.

Fornell, C., Johnson, M.D., Anderson, E.W., Cha, J. and Bryant, B.E., 1996. The American customer satisfaction index: nature, purpose, and findings. *the Journal of Marketing*, pp.7-18.

Fornell, C. & Bookstein, F., 1982. Two structural equation models: LISREL and PLS applied to consumer exit-voice theory, *Journal of Marketing Research*, pp.440–452.

Fornell, C. & Larcker, D., 1981. Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, pp.39–50.

Foucault, M., 1980. *Power/knowledge: Selected interviews and other writings*, Pantheon.

- Foucault, M., 1982. The subject and power. *Critical inquiry*, 8(4), pp.777-795.
- Fourth Tourism Masterplan (2013-2017), volume 1, Strategic action plan, Ministry of Tourism Arts and Culture, Republic of Maldives, September 2013, Source: <http://www.tourism.gov.mv/wp-content/uploads/2015/05/Master-Plan-Volume-1.pdf>, Accessed on 5/4/2017.
- Frías, D.M., Rodríguez, M.A., Alberto Castañeda, J., Sabiote, C.M. and Buhalis, D., 2012. The formation of a tourist destination's image via information sources: The moderating effect of culture. *International Journal of Tourism Research*, 14(5), pp.437-450.
- Funk, D., Ridinger, L. & Moorman, A., 2004. Exploring origins of involvement: Understanding the relationship between consumer motives and involvement with professional sport teams. *Leisure Sciences*, 26(1), pp.35–61.
- Gallarza, M., Saura, I. & García, H., 2002. Destination image: Towards a conceptual framework. *Annals of Tourism Research*, 29(1), pp.56–78.
- Gannon, M.J., Baxter, I.W., Collinson, E., Curran, R., Farrington, T., Glasgow, S., Godsman, E.M., Gori, K., Jack, G.R., Lochrie, S. and Maxwell-Stuart, R., 2017. Travelling for Umrah: destination attributes, destination image, and post-travel intentions. *The Service Industries Journal*, 37(7-8), pp.448-465.
- Gardner, B. & Levy, S., 1955. The product and the brand. *Harvard Business Review*, 33(2), p.135.
- Gartner, W., 1993. Image formation process. *Journal of Travel & Tourism Marketing*, 2(2/3), pp.191–215.
- Gauthier, F. & Martikainen, T., 2013. *Religion in consumer society: brands, consumers and markets*, Routledge.
- Gefen, D. & Straub, D., 2005. A practical guide to factorial validity using PLS-Graph: Tutorial and annotated example. *Communications of the Association for Information systems*, 16(1), pp.91–109.
- Gefen, D., Straub, D. & Boudreau, M., 2000. Structural equation modeling and regression: Guidelines for research practice. *Communications of the Association for*

*Information Systems*, 4(1), p.7.

Gentry, J., Jun, S. & Tansuhai, P., 1995. Consumer acculturation processes and cultural conflict: how generalizable is a North American model for marketing globally? *Journal of Business Research*, 32(2), pp.129–139.

Gilbert, N., 2012. *Researching Social Life*, SAGE.

Glaser, B. & Strauss, A., 1967. *The discovery of grounded theory; strategies for qualitative research.*, Aldine Publishing Company. New York

Godfrey, J., 2013. *The student phrase book*, Palgrave Macmillan.

Golafshani, N., 2003. Understanding reliability and validity in qualitative research. *The Qualitative Report*, 8(4), pp.597–606.

Graafland, J., 2015. Religiosity, attitude and the demand for socially responsible products. *Journal of Business Ethics*, 144(1), pp.121–138

Greene, J., 2012. Engaging critical issues in social inquiry by mixing methods. *American Behavioral Scientist*, 56(6), pp.755–779.

Greene, J., 2007. *Mixed Methods in Social Inquiry*, John Wiley and Sons.

Greene, J., 2006. Toward a methodology of mixed methods social inquiry. *Research in the Schools*, 13(1), pp.93–98.

Greene, J., Caracelli, V. & Graham, W., 1989. Toward a conceptual framework for mixed-method evaluation designs. *Educational evaluation and policy analysis*, 11(3), pp.255–274.

Gross, M. & Brown, G., 2006. Tourism experiences in a lifestyle destination setting: The roles of involvement and place attachment. *Journal of Business Research*, 59(6), pp.696–700.

Grünhagen, M., Grove, S. & Gentry, J., 2003. The dynamics of store hour changes and consumption behavior: Results of a longitudinal study of consumer attitudes toward Saturday shopping in Germany. *European Journal of Marketing*, 37(11/12), pp.1801–1817.

- Guba, E. & Lincoln, Y., 1994. Competing paradigms in qualitative research. In *Handbook of Qualitative Research*. SAGE Publications, pp. 105–117.
- Gunn, C., 1972. Vacationscape. *Bureau of Business Research, University of Texas*, Austin
- Gursoy, D., 2003. Prior product knowledge and its influence on the traveler's information search behavior. *Journal of Hospitality & Leisure Marketing*, 10(3–4), pp.113–131.
- Gursoy, D., Chen, J.S. & Chi, C.G., 2014. Theoretical examination of destination loyalty formation. *International Journal of Contemporary Hospitality Management*, 26(5), pp.809–827.
- Gursoy, D. & Gavcar, E., 2003. International leisure tourists' involvement profile. *Annals of Tourism Research*, 30(4), pp.906–926.
- Gursoy, D. & McCleary, K., 2004a. An Integrative Model of Tourists' Information Search Behavior. *Annals of Tourism Research*, 31(2), pp.353–373.
- Gursoy, D. & McCleary, K., 2004b. Travelers' prior knowledge and its impact on their information search behavior. *Journal of Hospitality & Tourism Research*, 28(1), pp.66–94.
- Haenlein, M. & Kaplan, A., 2004. A beginner's guide to partial least squares analysis. *Understanding Statistics*, 3(4), pp.283–297.
- Hair, J.F., Sarstedt, M., Ringle, C.M. and Mena, J.A., 2012. An assessment of the use of partial least squares structural equation modeling in marketing research. *Journal of the academy of marketing science*, 40(3), pp.414–433
- Hair, J.F., Sarstedt, M., Pieper, T.M. and Ringle, C.M., 2012. The use of partial least squares structural equation modeling in strategic management research: a review of past practices and recommendations for future applications. *Long range planning*, 45(5-6), pp.320–340.
- Hair, J., Ringle, C. & Sarstedt, M., 2012. Editorial-Partial Least Squares: The Better Approach to Structural Equation Modeling? *Long Range Planning*, 45, pp.312–319.
- Hair, J., Ringle, C. & Sarstedt, M., 2011. PLS-SEM: Indeed a silver bullet. *Journal of Marketing Theory and Practice*, 19(2), pp.139–152.

- Hair, J.F. Black, W.C., Babin, B.J., and Anderson, R.E., 2014. *Multivariate Data Analysis* 7th ed., Pearson Education Limited.
- Hair Jr, J.F., Hult, G.T.M., Ringle, C. and Sarstedt, M., 2017. *A primer on partial least squares structural equation modeling (PLS-SEM)*. Sage Publications.
- Hallmann, K. & Breuer, C., 2010. Image fit between sport events and their hosting destinations from an active sport tourist perspective and its impact on future behaviour. *Journal of Sport & Tourism*, 31(3), pp.719–723.
- Hallmann, K., Zehrer, A. & Müller, S., 2015. Perceived destination image: An image model for a winter sports destination and its effect on intention to revisit. *Journal of Travel Research*, 54(1), pp.94–106.
- Hankinson, G., 2005. Destination brand images: a business tourism perspective. *Journal of Services Marketing*, 19(1), pp.24–32.
- Hannerz, U., 1990. Cosmopolitans and locals in world culture. *Theory, Culture & Society*, 7(2), pp.237–251.
- Hassan, M. & Hall, C., 2003. *The demand for halal food among Muslim travellers in New Zealand*, Elsevier.
- Havitz, M. & Dimanche, F., 1997. Leisure involvement revisited: Conceptual conundrums and measurement advances. *Journal of Leisure Research*, 29(3), pp.245–278.
- Havitz, M. & Dimanche, F., 1999. Leisure involvement revisited: Drive properties and paradoxes. *Journal of Leisure Research*, 31(2), pp.122–149.
- Havitz, M. & Dimanche, F., 1990. Propositions for testing the involvement construct in recreational and tourism contexts. *Leisure Sciences*, 12(2), pp.179–195.
- He, L., Park, K. & Roehl, W., 2013. Religion and perceived travel risks. *Journal of Travel & Tourism Marketing*, 30(8), pp.839–857.
- Henderson, J., 2003. Managing tourism and Islam in peninsular Malaysia. *Tourism Management*, 24(4), pp.447–456.
- Henderson, J., 2008. Representations of Islam in official tourism promotion. *Tourism*



- Culture & Communication*, 8, pp.135–145.
- Henderson, J., 2010. Sharia-compliant hotels. *Tourism and Hospitality Research*, 10(3), pp.246–254.
- Henderson, J., 2007. Uniquely Singapore? A case study in destination branding. *Journal of Vacation Marketing*, 13(3), pp.261–274.
- Henseler, J., Dijkstra, T.K., Sarstedt, M., Ringle, C.M., Diamantopoulos, A., Straub, D.W., Ketchen Jr, D.J., Hair, J.F., Hult, G.T.M. and Calantone, R.J., 2014. Common beliefs and reality about PLS: Comments on Rönkkö and Evermann (2013). *Organizational Research Methods*, 17(2), pp.182-209.
- Henseler, J., Hubona, G. & Ray, P., 2016. Using PLS path modeling in new technology research: updated guidelines. *Industrial Management & Data*, 116(1), pp.2–20.
- Henseler, J., Ringle, C. & Sarstedt, M., 2015. A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing*, 43(1), pp.115–135.
- Henseler, J., Ringle, C. & Sinkovics, R., 2009. The use of partial least squares path modeling in international marketing. *New challenges to International Marketing*, 20, pp.277–319.
- Henseler, J. & Sarstedt, M., 2013. Goodness-of-fit indices for partial least squares path modeling. *Computational Statistics*, pp.1–16.
- Heung, V., Qu, H. & Chu, R., 2001. The relationship between vacation factors and socio-demographic and travelling characteristics: The case of Japanese leisure travellers. *Tourism Management*, 22(3), pp.259–269.
- Hirschman, E., Ruvio, A. & Touzani, M., 2011. Breaking bread with Abraham's children: Christians, Jews and Muslims' holiday consumption in dominant, minority and diasporic communities. *Journal of the Academy of Marketing Science*, 39(3), pp.429–448.
- Hopkins, C., Shanahan, K. & Raymond, M., 2014. The moderating role of religiosity on nonprofit advertising. *Journal of Business Research*, 67(2), pp.23–31.
- Hosany, S. & Prayag, G., 2013. Patterns of tourists' emotional responses, satisfaction, and

- intention to recommend. *Journal of Business Research*, 66(6), pp.730–737.
- Hou, J.-S., Lin, C.-H. & Morais, D.B., 2005. Antecedents of Attachment to a Cultural Tourism Destination: The Case of Hakka and Non-Hakka Taiwanese Visitors to Pei-Pu, Taiwan. *Journal of Travel Research*, 44(2), pp.221–233.
- Howe, K., 1988. Against the quantitative-qualitative incompatibility thesis or dogmas die hard. *Educational Researcher*, 17(8), pp.10–16.
- Hu, Y. & Ritchie, J., 1993. Measuring destination attractiveness: A contextual approach. *Journal of Travel Research*, 32(2), pp.25–34.
- Huang, C. & Lu, L., 2015. Examining the Roles of Collectivism, Attitude Toward Business, and Religious Beliefs on Consumer Ethics in China. *Journal of Business Ethics*, pp.1–10.
- Huang, L., Gursoy, D. & Xu, H., 2014. Impact of personality traits and involvement on prior knowledge. *Annals of Tourism Research*, 48(42–57).
- Huang, S., Weiler, B. & Assaker, G., 2015. Effects of interpretive guiding outcomes on tourist satisfaction and behavioral intention. *Journal of Travel Research*, 54(3), pp.344–358.
- Hui, T. & Wan, T., 2003. Singapore's image as a tourist destination. *International Journal of Tourism Research*, 5(4), pp.305–313.
- Hung, K. & Petrick, J., 2011. The role of self-and functional congruity in cruising intentions. *Journal of Travel Research*, 50(1), pp.100–112.
- Hung, K., Wang, S. & Tang, C., 2015. Understanding the normative expectations of customers toward Buddhism-themed hotels: A revisit of service quality. *International Journal of Contemporary Hospitality Management*, 27(7), pp.1409–1441.
- Hunt, J. D. 1975. "Image: A Factor in Tourism Development," *Journal of Travel Research*, 13(3): 1–7.
- Izberk-Bilgin, E., 2012. Infidel brands: unveiling alternative meanings of global brands at the nexus of globalization, consumer culture, and Islamism. *Journal of Consumer Research*, 39(4), pp.663–687.

- Jacoby, J. & Chestnut, R.W, 1978. Brand loyalty: Measurement and management. John Wiley and Sons Incorporated.
- Jafari, A., 2012. Islamic marketing: insights from a critical perspective. *Journal of Islamic Marketing*, 3(1), pp.22–34.
- Jafari, A. & Sandıkçı, Ö., 2015. Islamic’consumers, markets, and marketing: A critique of El-Bassiouny’s (2014)“The one-billion-plus marginalization. *Journal of Business Research*, 68(12), pp.2676-2682.
- Jafari, A. & Süerdem, A., 2012. An analysis of material consumption culture in the Muslim world. *Marketing Theory*, 12(1), pp.61–79.
- Jafari, J. & Scott, N., 2014. Muslim world and its tourisms. *Annals of Tourism Research*, 44, pp.1–19.
- Jamal, A. & Sharifuddin, J., 2015. Perceived value and perceived usefulness of halal labeling: The role of religion and culture. *Journal of Business Research*, 68(5), pp.933–941.
- Jamal, A. & Shukor, S., 2014. Antecedents and outcomes of interpersonal influences and the role of acculturation: The case of young British-Muslims. *Journal of Business Research*, 67(3), pp.237–245.
- Jarvis, C., MacKenzie, S. & Podsakoff, P., 2003. A critical review of construct indicators and measurement model misspecification in marketing and consumer research. *Journal of consumer*, 30(2), pp.199–218.
- Jenkins, O., 1999. Understanding and measuring tourist destination images. *International Journal of Tourism Research*, 1(1), pp.1–15.
- Jennings, G., 2001. *Tourism research.*, John Wiley and Sons Australia, Ltd
- Jesson, J., Matheson, L. & Lacey, F., 2011. *Doing your literature review: Traditional and systematic techniques*, SAGE Publications.
- Jin, Z., Lynch, R., Attia, S., Chansarkar, B., Gülsoy, T., Lapoule, P., Liu, X., Newburry, W., Nooraini, M.S., Parente, R. and Purani, K., 2015. The relationship between consumer ethnocentrism, cosmopolitanism and product country image among younger generation consumers: The moderating role of country development

- status. *International Business Review*, 24(3), pp.380-393.
- Johnson, M., Gustafsson, A. & Andreassen, T., 2001. The evolution and future of national customer satisfaction index models. *Journal of Economic Psychology*, 22(2), pp.217–245.
- Johnson, P., 2014. Cultural literacy, cosmopolitanism and tourism research. *Annals of Tourism Research*, 44, pp.255–269.
- Johnson, R. & Onwuegbuzie, A., 2004. Mixed methods research: A research paradigm whose time has come. *Educational researcher*, 33(7), pp.14–26.
- Jöreskog, K., 1978. Structural analysis of covariance and correlation matrices. *Psychometrika*, 43(4), pp.443–447.
- Kadic-Magljalic, S., 2017. Controversial Advert Perceptions in SNS Advertising: The Role of Ethical Judgement and Religious Commitment. *Journal of Business Ethics*, 141(2), pp.249–265.
- Kapferer, J., 2012. *The new strategic brand management: Advanced insights and strategic thinking*, Kogan Page Publishers.
- Kaplanidou, K. & Vogt, C., 2007. The interrelationship between sport event and destination image and sport tourists' behaviours. *Journal of Sport & Tourism*, 12(3), pp.183–206.
- Karataş, M. & Sandıkcı, Ö., 2013. Religious communities and the marketplace Learning and performing consumption in an Islamic network. *Marketing Theory*, 13(4), pp.465–484.
- Keil, M., Tan, B.C., Wei, K.K., Saarinen, T., Tuunainen, V. and Wassenaar, A., 2000. A cross-cultural study on escalation of commitment behavior in software projects. *MIS quarterly*, pp.299-325.
- Keller, K., 2013. *Strategic brand management: Building, measuring, and managing brand equity* 4th ed., Pearson Education.
- Keller, K., 1998. *Strategic Brand Management: Global Edition*.
- Kerstetter, D. & Cho, M., 2004. Prior knowledge, credibility and information search.

*Annals of Tourism Research*, 31(4), pp.961–985.

Khan, A., Haque, A. & Rahman, M., 2013. What makes tourists satisfied? An empirical study on Malaysian islamic tourist destination. *Middle East Journal of Scientific research*, 14(12), pp.1631–1637.

Khan, R., Misra, K. & Singh, V., 2013. Ideology and brand consumption. *Psychological science*, 24(3), pp.326-333

Khare, A., 2014. How cosmopolitan are Indian consumers?: a study on fashion clothing involvement. *Journal of Fashion Marketing and Management: An International Journal*, 18(4), pp.431–451.

Kiani, I., Laroche, M. & Paulin, M., 2016. Development of market Mavenism traits: Antecedents and moderating effects of culture, gender, and personal beliefs. *Journal of Business Research*, 69(3), pp.1120–1129.

Kim, H. & Chen, J.S., 2016. Destination image formation process. *Journal of Vacation Marketing*, 22(2), pp.154–166.

Kim, K., Hallab, Z. & Kim, J., 2012. The moderating effect of travel experience in a destination on the relationship between the destination image and the intention to revisit. *Journal of Hospitality Marketing &*, 21(5), pp.486–505.

Kim, S. (Sam), Im, H. & King, B.E.B., 2015. Muslim travelers in Asia: The destination preferences and brand perceptions of Malaysian tourists. *Journal of Vacation Marketing*, 21(1), pp.3–21.

Kim, S., Scott, D. & Crompton, J., 1997. An exploration of the relationships among social psychological involvement, behavioral involvement, commitment, and future intentions in the context of birdwatching. *Journal of Leisure Research*, 29(3), pp.320–341.

Kim, S. & Yoon, Y., 2003. The hierarchical effects of affective and cognitive components on tourism destination image. *Journal of Travel & Tourism Marketing*, 14(2), pp.1-22

King, N., 2004. Using templates in the thematic analysis of text. In *Essential guide to Qualitative Methods in Organizational Research*, 2, pp. 256–270.

King, N. & Brooks, J., 2017. *Template Analysis.*, SAGE Publications.

- Kirillova, K., Gilmetdinova, A. & Lehto, X., 2014. Interpretation of hospitality across religions. *International Journal of Hospitality Management*, 43, pp.23–34.
- Kline, R., 2011. *Principles and Practice of Structural Equation Modeling*, 3rd ed., The Guilford Press.
- Kock, F., Josiassen, A. & Assaf, A., 2016. Advancing destination image: The destination content model. *Annals of Tourism Research*, 61(28–44).
- Kotler, P., Bowen, J. & Makens, J., and Baloglu, S., 2006. *Marketing for Hospitality and Tourism*, Prentice Hall
- Kozak, M., 2001. Repeaters' behavior at two distinct destinations. *Annals of Tourism Research*, 28(3), pp.784–807.
- Kuhn, T., 1970. *The Structure of Scientific Revolutions*, University of Chicago Press.
- Kvale, S., 1994. Ten standard objections to qualitative research interviews. *Journal of Phenomenological Psychology*, 25(2), pp.147–173.
- La Barbera, P. & Gürhan, Z., 1997. The role of materialism, religiosity, and demographics in subjective well-being. *Psychology & Marketing*, 14(1), pp.71–97.
- Lam, K. & Hung, B., 2005. Ethics, income and religion. *Journal of Business Ethics*, 61(3), pp.199–214.
- Laurent, G. & Kapferer, J., 1985. Measuring consumer involvement profiles. *Journal of Marketing Research*, 22, pp.41–53.
- Lee, B., Lee, C. & Lee, J., 2014. Dynamic nature of destination image and influence of tourist overall satisfaction on image modification. *Journal of Travel Research*, 53(2), pp.239–251.
- Lee, C., Hallak, R. & Sardeshmukh, S., 2016. Innovation, entrepreneurship, and restaurant performance: A higher-order structural model. *Tourism Management*, 53, pp.215–228
- Lee, C., Lee, Y. & Lee, B., 2005. Korea's destination image formed by the 2002 World Cup. *Annals of Tourism Research*, 32(4), pp.839–858.

- Lee, S., Petrick, J. & Crompton, J., 2007. The roles of quality and intermediary constructs in determining festival attendees' behavioral intention. *Journal of Travel Research*, 45(5), pp.402–212.
- Lee, S., Scott, D. & Kim, H., 2008. Celebrity fan involvement and destination perceptions. *Annals of Tourism Research*, 35(3), pp.809–832.
- Lee, T., 2009. A structural model to examine how destination image, attitude, and motivation affect the future behavior of tourists. *Leisure Sciences*, 31(3), pp.215-236
- Liang, H., Saraf, N., Hu, Q., and Xue, Y., 2007. Assimilation of enterprise systems: the effect of institutional pressures and the mediating role of top management. *MIS Quarterly*, 31(1), pp.59–87.
- Lin, C.H., Morais, D.B., Kerstetter, D.L. and Hou, J.S., 2007. Examining the role of cognitive and affective image in predicting choice across natural, developed, and theme-park destinations. *Journal of Travel Research*, 46(2), pp.183-194.
- Lo, A. & Lee, C., 2011. Motivations and perceived value of volunteer tourists from Hong Kong. *Tourism Management*, 32(2), pp.326–334.
- Lohmöller, J., 1989. *Latent variable path modeling with partial least squares*, Physica & Verlag, Heidelberg
- Lu, L., Chi, C.. & Liu, Y., 2015. Authenticity, Involvement and image: Evaluating tourist experiences at historic destinations. *Tourism Management*, 50, pp.85–96.
- Lu, L. & Lu, C., 2010. Moral philosophy, materialism, and consumer ethics: An exploratory study in Indonesia. *Journal of Business Ethics*, 94(2), pp.193–210.
- MacKay, K. & Fesenmaier, D., 1997. Pictorial element of destination in image formation. *Annals of Tourism Research*, 24(3), pp.537–565.
- MacRae, G., 2016. Community and cosmopolitanism in the new Ubud. *Annals of Tourism Research*, 59, pp.16–29.
- Mak, A.H., Lumbers, M., Eves, A. and Chang, R.C., 2012. Factors influencing tourist food consumption. *International Journal of Hospitality Management*, 31(3), pp.928-936.

- Mansfeld, Y., Jonas, A. & Cahaner, L., 2016. Between tourists' faith and perceptions of travel risk: An exploratory study of the Israeli Haredi community. *Journal of Travel Research*, 55(3), pp.395–413.
- March, R., 1997. Diversity in Asian outbound travel industries: a comparison between Indonesia, Thailand, Taiwan, South Korea and Japan. *International Journal of Hospitality Management*, 16(2), pp.231–238.
- Marcoulides, G. & Saunders, C., 2006. Editor's comments: PLS: a silver bullet? *MIS Quarterly*, 30(2).
- Mardia, K., 1970. Measures of multivariate skewness and kurtosis with applications. *Biometrika*, 57(3), pp.519–530.
- Marks, L. & Dollahite, D., 2001. Religion, relationships, and responsible fathering in Latter-day Saint families of children with special needs. *Journal of Social and Personal Relationships*, 18(5), pp.625–650.
- Martín-Santana, J., Beerli-Palacio, A. & Nazzareno, P., 2017. Antecedents and consequences of destination image gap. *Annals of Tourism Research*, 62, pp.13–25.
- Martín, H.S. & Bosque, I. Del, 2008. Exploring the cognitive–affective nature of destination image and the role of psychological factors in its formation. *Tourism Management*, 29(2), pp.263–277.
- Martin, W.C. & Bateman, C.R., 2014. Consumer religious commitment's influence on ecocentric attitudes and behavior. *Journal of Business Research*, 67(2), pp.5–11.
- Mathras, D., Cohen, A.B., Mandel, N. and Mick, D.G., 2016. The effects of religion on consumer behavior: A conceptual framework and research agenda. *Journal of Consumer Psychology*, 26(2), pp.298–311.
- McDaniel, S. & Burnett, J., 1990. Consumer religiosity and retail store evaluative criteria. *Journal of the Academy of Marketing Science*, 18(2), pp.101–112.
- McDaniel, S. & Burnett, J., 1991. Targeting the evangelical market segment. *Journal of Advertising Research*, 31(4), pp.26–33.
- Menand, L., 1997. An introduction to pragmatism. *Pragmatism: A reader*, p.524



- Mercille, J., 2005. Media effects on image: The case of Tibet. *Annals of Tourism Research*, 32(4), pp.1039–1055.
- Merton, R., 1968. Patterns of influence: Local and Cosmopolitan Influentials. In New York: The Free Press, pp. 387–420.
- Miles, M. & Huberman, A., 1994. Qualitative data analysis: An expanded sourcebook, SAGE
- Milman, A. & Pizam, A., 1995. The role of awareness and familiarity with a destination: The central Florida case. *Journal of Travel Research*, 33(3), pp.21-27
- Minton, E., 2015. In Advertising We Trust: Religiosity's Influence on Marketplace and Relational Trust. *Journal of Advertising*, 44(4), pp.403-414.
- Minton, E., 2016. Sacred Attributions: Implications for Marketplace Behavior. *Psychology & Marketing*, 33(6), pp.437–448.
- Minton, E., Kahle, L. & Kim, C., 2015. Religion and motives for sustainable behaviors: A cross-cultural comparison and contrast. *Journal of Business Research*, 68(9), pp.1937-1944
- Mitchell, A. & Dacin, P., 1996. The assessment of alternative measures of consumer expertise. *Journal of Consumer Research*, 23(3), pp.219–239.
- Mittal, B., 1995. A comparative analysis of four scales of consumer involvement. *Psychology & Marketing*, 12(7), pp.663–682.
- Moghimehfar, F. & Nasr-Esfahani, M., 2011. Decisive factors in medical tourism destination choice: A case study of Isfahan, Iran and fertility treatments. *Tourism Management*, 32(6), pp.1431–1434.
- Mohsin, A., 2005. Tourist attitudes and destination marketing—the case of Australia's Northern Territory and Malaysia. *Tourism Management*, 26(5), pp.723–732.
- Mokhlis, S., 2009. Relevancy and measurement of religiosity in consumer behavior research. *International Business Research*, 2(3), p.75
- Morgan, D., 2007. Paradigms lost and pragmatism regained methodological implications of combining qualitative and quantitative methods. *Journal of Mixed Methods*

*Research*, 1(1), pp.48-76

- Morgan, D., 1998. Practical strategies for combining qualitative and quantitative methods: Applications to health research. *Qualitative health research*, 8(3), pp.362–376.
- Morgan, N., Pritchard, A. & Piggott, R., 2002. New Zealand, 100% pure. The creation of a powerful niche destination brand. *The Journal of Brand Management*, 9(4), pp.335–354.
- Morgan, N., Pritchard, A. & Pride, R., 2011. Tourism places, brands and reputation management. In N. Morgan, A. Pritchard, & R. Pride, eds. *Destination brands: Managing place reputation*. Routledge, pp. 3–20.
- Moulson, T., 1965. Danger signals: How to spot erosion in brand loyalty. *Printers Ink*, 590, pp.55-61
- Moutinho, L., 1987. Consumer behaviour in tourism. *European Journal of Marketing*, 21(10), pp.5–44.
- Muhamad, N. & Mizerski, D., 2013. The effects of following Islam in decisions about taboo products. *Psychology & Marketing*, 30(4), pp.357–371.
- Murphy, P., Pritchard, M. & Smith, B., 2000. The destination product and its impact on traveller perceptions. *Tourism Management*, 21(1), pp.43–52.
- Musa, G. & Sim, O., 2010. Travel behaviour: a study of older Malaysians. *Current Issues in Tourism*, 13(2), pp.177–192.
- Nassar, M., Mostafa, M. & Reisinger, Y., 2015. Factors influencing travel to Islamic destinations: an empirical analysis of Kuwaiti nationals. *International Journal of Culture, Tourism and Hospitality Research*, 9(1), pp.36–53.
- Nesbary, D., 1999. *Survey research and the world wide web*, Allyn & Bacon Inc.
- Neuman, W.L., 2014. *Social research methods: Quantitative and qualitative approaches*, 7<sup>th</sup> Edition, Pearson New International Edition.
- Nisco, A. De, Papadopoulos, N. & Elliot, S., 2017. From international travelling consumer to place ambassador: Connecting place image to tourism satisfaction and

- post-visit intentions. *International Marketing Review*, 34(3), pp.425–443.
- Nolan, M. & Nolan, S., 1992. Religious sites as tourism attractions in Europe. *Annals of Tourism Research*, 19(1), pp.68–78.
- Nunnally, J., 1978. *Psychometric Theory*, McGraw-Hill.
- Ogilvy Noor (2016), “The New Muslim Cool: Faithful, fabulous and under-served”  
lecture by Shelina Janmohamed, Vice President, Ogilvy Noor at Borders College, at  
School of Textile and Design, Heriot-Watt University on 30<sup>th</sup> March 2016.
- O’Gorman, K. & MacIntosh, R., 2014. *Research methods for Business and Management*,  
Goodfellow Publishers Limited.
- Okoli, C. & Schabram, K., 2010. A guide to conducting a systematic literature review of  
information systems research. *Sprouts Working Papers on Information Systems*,  
10(26).
- Oktadiana, H., Pearce, P.. & Chon, K., 2016. Muslim travellers’ needs: What don’t we  
know? *Tourism Management Perspectives*, 20, pp.124-130
- Oliver, R., 1980. A cognitive model of the antecedents and consequences of satisfaction  
decisions. *Journal of marketing research*, pp.460-469
- Oliver, R., 1999. Whence consumer loyalty? *the Journal of Marketing*, 63, pp.33–44.
- Oppenheim, A., 2000. *Questionnaire design, interviewing and attitude measurement*,  
Bloomsbury Publishing.
- Oppermann, M., 2000. Tourism destination loyalty. *Journal of Travel Research*, 39(1),  
pp.78-84.
- Olya, H.G. and Al-ansi, A., 2018. Risk assessment of halal products and services:  
Implication for tourism industry. *Tourism Management*, 65, pp.279-291.
- Pace, S., 2013. Does religion affect the materialism of consumers? An empirical  
investigation of Buddhist ethics and the resistance of the self. *Journal of Business  
Ethics*, 112(1), pp.25–46.
- Pallant, J., 2011. *SPSS Survival Manual: A step by step guide to data analysis using SPSS*

4th ed.,

- Pansiri, J., 2005. Pragmatism: A methodological approach to researching strategic alliances in tourism. *Tourism and Hospitality Planning & Development*, 2(3), pp.191–206.
- Parboteeah, K., Hoegl, M. & Cullen, J., 2008. Ethics and religion: An empirical test of a multidimensional model. *Journal of Business Ethics*, 80(2), pp.387–398.
- Patton, M., 2002. *Qualitative Evaluation and Research Methods* 3rd ed., Sage Publications.
- Patwardhan, A., Keith, M. & Vitell, S., 2012. Religiosity, attitude toward business, and ethical beliefs: Hispanic consumers in the United States. *Journal of Business Ethics*, 110(1), pp.61–70.
- Peterson, R., 2001. On the use of college students in social science research: Insights from a second-order meta-analysis. *Journal of Consumer Research*, 28(3), pp.450–461.
- Petter, S., Straub, D. & Rai, A., 2007. Specifying formative constructs in information systems research. *MIS Quarterly*, 31(4), pp.623–656.
- Pew Research Center (2017), “World’s Muslim population more widespread than you might think”, Pew Research Center, Washington DC.
- Phelps, A., 1986. Holiday destination image—the problem of assessment: An example developed in Menorca. *Tourism Management*, 7(3), pp.168-180
- Phillips, W. & Jang, S., 2010. Destination image differences between visitors and non-visitors: a case of New York city. *International Journal of Tourism*, 12(5), pp.642–645.
- Pike, S., 2016. Destination image: Identifying baseline perceptions of Brazil, Argentina and Chile in the nascent Australian long haul travel market. *Journal of Destination Marketing and Management*, 5(2), pp.164–170.
- Pike, S., 2002. Destination image analysis—a review of 142 papers from 1973 to 2000. *Tourism Management*, 23(5), pp.541-549

- Pike, S., 2003. The use of repertory grid analysis to elicit salient short-break holiday destination attributes in New Zealand. *Journal of Travel Research*, 41(3), pp.315–319.
- Pike, S. & Ryan, C., 2004. Destination positioning analysis through a comparison of cognitive, affective, and conative perceptions. *Journal of Travel Research*, 42(4), pp.333–342.
- Podsakoff, P.M., MacKenzie, S.B., Lee, J.Y. and Podsakoff, N.P., 2003. Common method biases in behavioral research: A critical review of the literature and recommended remedies. *Journal of applied psychology*, 88(5), p.879
- Poirier, R., 1995. Tourism and development in Tunisia. *Annals of Tourism Research*, 22(1), pp.157–171.
- Poria, Y., Butler, R. & Airey, D., 2003. Tourism, religion and religiosity: A holy mess. *Current Issues in Tourism*, 6(4), pp.340–363.
- Prayag, G., 2007. Exploring the Relationship between Destination Image & Brand Personality of a Tourist Destination-An Application of Projective Techniques. *Journal of Travel & Tourism Research*, 7(2).
- Prayag, G., 2009. Tourists' evaluations of destination image, satisfaction, and future behavioural intentions - The case of Mauritius, *Journal of Travel and Tourism Marketing*, 26(8), pp.836–853.
- Prayag, G., Hosany, S., Muskat, B. and Del Chiappa, G., 2017. Understanding the relationships between tourists' emotional experiences, perceived overall image, satisfaction, and intention to recommend. *Journal of Travel Research*, 56(1), pp.41-54
- Prayag, G. & Hosany, S., 2014. When Middle East meets West: Understanding the motives and perceptions of young tourists from United Arab Emirates. *Tourism Management*, 40, pp.35–45.
- Prayag, G. & Ryan, C., 2012. Antecedents of tourists' loyalty to Mauritius The role and influence of destination image, place attachment, personal involvement, and satisfaction. *Journal of Travel Research*, 51(3), pp.342–356.
- Prayag, G. & Ryan, C., 2011. The relationship between the “push”and “pull”factors of a tourist destination: The role of nationality—an analytical qualitative research approach.

- Current Issues in Tourism*, 14(2), pp.121–143.
- Preacher, K. & Hayes, A., 2004. SPSS and SAS procedures for estimating indirect effects in simple mediation models. *Behavior Research Methods*, 36(4), pp.717–731.
- Prebensen, N.K., Woo, E., Chen, J.S. and Uysal, M., 2013. Motivation and involvement as antecedents of the perceived value of the destination experience. *Journal of Travel Research*, 52(2), pp.253–264
- Prentice, R., 2004. Tourist familiarity and imagery. *Annals of Tourism Research*, 31(4), pp.923–945.
- Punch, K., 2013. *Introduction to Social Research: Quantitative and qualitative approaches*, SAGE publications.
- Putrevu, S. & Swimberghek, K., 2013. The influence of religiosity on consumer ethical judgments and responses toward sexual appeals. *Journal of Business Ethics*, 115(2), pp.351–365.
- Qu, H., Kim, L. & Im, H., 2011. A model of destination branding: Integrating the concepts of the branding and destination image. *Tourism Management*, 32(3), pp.465–476
- Qu, Y. & Qu, H., 2015. Nonutilitarian tourism destination positioning: a case study in China. *International Journal of Tourism Research*, 17(4), pp.388–398.
- Rasoolimanesh, S., Ringle, C. & Jaafar, M., 2017. Urban vs. rural destinations: Residents' perceptions, community participation and support for tourism development. *Tourism Management*, 60, pp.147–158.
- Reinartz, W., Haenlein, M. & Henseler, J., 2009. An empirical comparison of the efficacy of covariance-based and variance-based SEM, 26(4), pp.332–344.
- Reynolds, W.H.W., 1965. The role of the consumer in image building. *California Management Review*, 7(3), pp.69–76.
- Riefler, P. & Diamantopoulos, A., 2009. Consumer cosmopolitanism: Review and replication of the CYMYC scale. *Journal of Business Research*, 62(4), pp.407–419.
- Riefler, P., Diamantopoulos, A. & Siguaw, J., 2012. Cosmopolitan consumers as a target

- group for segmentation, 43(3). pp.285-305
- Ringle, C., Sarstedt, M. & Straub, D., 2012. A critical look at the use of PLS-SEM in MIS Quarterly. *MIS Quarterly*, 36(1).
- Rinschede, G., 1992. Forms of religious tourism. *Annals of Tourism Research*, 19(1), pp.51–67.
- Robson, C., 2011. *Real world research: A resource for social scientists and practitioners-researchers*, 3rd ed., Wiley publications.
- Ron, A.S., 2009. Towards a typological model of contemporary Christian travel. *Journal of Heritage Tourism*, 4(4), pp.287–297.
- Rossiter, J., 2002. The C-OAR-SE procedure for scale development in marketing. *International Journal of Research in Marketing*, 19(4), pp.305–335.
- Rothschild, M., 1977. *Advertising strategies for high and low involvement situations*, Graduation School of Business, University of Wisconsin-Madison.
- Rothschild, M., 1984. Perspectives on involvement: current problems and future directions. *Advances in Consumer Research*, 11, pp.216–271.
- Russell, J. a. & Pratt, G., 1980. A description of the affective quality attributed to environments. *Journal of Personality and Social Psychology*, 38(2), pp.311–322.
- Russell, J., Ward, L. & Pratt, G., 1981. Affective quality attributed to environments: A factor analytic study. *Environment and Behavior*, 13(3), pp.259–288.
- Ryan, G. & Bernard, H., 2003. Techniques to identify themes. *Field Methods*, 15(1), pp.85–109.
- Sale, J., Lohfeld, L. & Brazil, K., 2002. Revisiting the quantitative-qualitative debate: Implications for mixed-methods research. *Quality and Quantity*, 36(1), pp.45–53.
- Sandıkcı, Ö. & Ekici, A., 2009. Politically motivated brand rejection. *Journal of Business Research*, 62, pp.208–217.
- Sandıkcı, Ö. & Ger, G., 2010. Veiling in style: how does a stigmatized practice become fashionable? *Journal of Consumer Research*, 37(1), pp.15–36.

- Sang, K. & Sitko, R., 2014. Analysing qualitative data. In *Research Methods for Business and Management*. Goodfellow Publishers Limited, pp. 137–152.
- Sarantakos, S., 2005. *Social Research* 3rd edition, Palgrave Macmillan.
- Saroglou, V., 2011. Believing, Bonding, Behaving, and Belonging The Big Four Religious Dimensions and Cultural Variation. *Journal of Cross-Cultural Psychology*, 42(8), pp.1320–1340.
- Sarstedt, M., Henseler, J. & Ringle, C., 2011. Multigroup analysis in partial least squares (PLS) path modeling: Alternative methods and empirical results. In *Measurement and Research Methods in International Marketing (Advances in International Marketing)*. Emerald Group Publishing Limited, pp. 195–218.
- Saunders, M.N.K., 2012. *Research Methods for Business Students*, 5/e 6th Edition, Pearson Education India.
- Schlegelmilch, B., Khan, M. & Hair, J., 2016. Halal endorsements: stirring controversy or gaining new customers? *International Marketing Review*, 33(1), pp.156–174.
- Schneider, H., Krieger, J. & Bayraktar, A., 2011. The impact of intrinsic religiosity on consumers' ethical beliefs: Does it depend on the type of religion? A comparison of Christian and Moslem consumers in Germany. *Journal of Business Ethics*, 102(2), pp.319–332.
- Schwartz, S., 1992. Universals in the content and structure of values: Theoretical advances and empirical tests in 20 countries. *Advances in Experimental Social Psychology*, 25, pp.1–65.
- Shachar, R. & Erdem, T., 2011. Brands: The opiate of the nonreligious masses? *Marketing Science*, 30(1), pp.92–110.
- Shafaei, F. & Mohamed, B., 2015. Involvement and brand equity: a conceptual model for Muslim tourists. *International Journal of Culture, Tourism and Hospitality Research*, 9(1), pp.54–67.
- Shakeela, A. & Becken, S., 2015. Understanding tourism leaders' perceptions of risks from climate change: an assessment of policy-making processes in the Maldives using the social amplification of. *Journal of Sustainable Tourism*, 23(1), pp.65–84.



- Shakeela, A. & Cooper, C., 2009. Human resource issues in a small island setting the case of the Maldivian tourism industry. *Tourism Recreation Research*, 34(1), pp.67–78.
- Shakeela, A. & Weaver, D., 2012. Resident reactions to a tourism incident: Mapping a Maldivian Emoscape. *Annals of Tourism Research*, 39(3), pp.1337–1358.
- Sharifpour, M., Walters, G. & Ritchie, B., 2014a. Investigating the role of prior knowledge in tourist decision making: A structural equation model of risk perceptions and information search. *Journal of Travel Research*, 53(3), pp.307–322.
- Sharifpour, M., Walters, G. & Ritchie, B., 2014b. Risk perception, prior knowledge, and willingness to travel: Investigating the Australian tourist market's risk perceptions towards the Middle East. *Journal of Vacation Marketing*, 20(2), pp.111–123.
- Sharpley, R., 2008. Planning for tourism: The case of Dubai. *Tourism and Hospitality Planning & Development*, 5(1), pp.13–30.
- Sherif, M. & Cantril, H., 1947. *The Psychology of Ego-Involvement*,
- Silverman, D., 2013. *Doing qualitative research: A practical handbook* 4th ed., SAGE Publications.
- Sindiga, I., 1996. International tourism in Kenya and the marginalization of the Waswahili. *Tourism Management*, 17(6), pp.425–432.
- Sirakaya-Turk, E., Ekinci, Y. & Martin, D., 2015. The efficacy of shopping value in predicting destination loyalty. *Journal of Business Research*, 68(9), pp.1878–1885.
- Skrbis, Z., Kendall, G. & Woodward, I., 2004. Locating Cosmopolitanism. *Theory, Culture & Society*, 21(6), pp.115–136.
- Slevitch, L., 2011. Qualitative and quantitative methodologies compared: Ontological and epistemological perspectives. *Journal of Quality Assurance in Hospitality and Tourism*, 12(1), pp.73–87.
- Smith, J., 1983. Quantitative versus qualitative research: An attempt to clarify the issue. *Educational Researcher*, 12(3), pp.6–13.
- Smith, V., 1992. Introduction: The quest in guest. *Annals of Tourism Research*, 19, pp.1–17.

- Song, Z., Su, X. & Li, L., 2013. The indirect effects of destination image on destination loyalty intention through tourist satisfaction and perceived value: The bootstrap approach. *Journal of Travel & Tourism Marketing*, 30(4), pp.386–409.
- Sönmez, S. & Sirakaya, E., 2002. A distorted destination image? The case of Turkey. *Journal of Travel Research*, 42(2), pp.185–196.
- Sood, J. & Nasu, Y., 1995. Religiosity and nationality: An exploratory study of their effect on consumer behavior in Japan and the United States. *Journal of Business Research*, pp.1-9.
- Speck, S. & Roy, A., 2008. The interrelationships between television viewing, values and perceived well-being: A global perspective. *Journal of International Business Studies*, 39(7), pp.1197–1219.
- Statistical Yearbook of Maldives (2017), National Bureau of Statistics, Ministry of Finance and Treasury Maldives.
- Statistical Yearbook of Maldives (2016), National Bureau of Statistics, Ministry of Finance and Treasury Maldives.
- Stenbacka, C., 2001. Qualitative research requires quality concepts of its own. *Management Decision*, 39(7), pp.551–556.
- Stepchenkova, S. & Morrison, A., 2008. Russia's destination image among American pleasure travelers: Revisiting Echtner and Ritchie. *Tourism Management*, 29(3), pp.548-560
- Stephenson, M., 2014. Deciphering “Islamic hospitality”: Developments, challenges and opportunities. *Tourism Management*, 40, pp.155–164.
- Stephenson, M., Russell, K. & Edgar, D., 2010. Islamic hospitality in the UAE: indigenization of products and human capital. *Journal of Islamic Marketing*, 1(1), pp.9–24.
- Stern, E. & Krakover, S., 1993. The formation of a composite urban image. *Geographical Analysis*, 25, pp.130–146.
- Styliadis, D., Belhassen, Y. & Shani, A., 2015. Destination image, on-site experience and behavioural intentions: path analytic validation of a marketing model on domestic

- tourists. *Current Issues in Tourism*, pp.1–18.
- Stylos, N., Vassiliadis, C.A., Bellou, V. and Andronikidis, A., 2016. Destination images, holistic images and personal normative beliefs: Predictors of intention to revisit a destination. *Tourism Management*, 53, pp.40-60.
- Stylos, N., Bellou, V., Andronikidis, A. and Vassiliadis, C.A., 2017. Linking the dots among destination images, place attachment, and revisit intentions: A study among British and Russian tourists. *Tourism Management*, 60, pp.15-29.
- Stygidis, D., Shani, A. and Belhassen, Y., 2017. Testing an integrated destination image model across residents and tourists. *Tourism Management*, 58, pp.184-195.
- Stylos, N. & Andronikidis, A., 2013. Exploring the cognitive image of a tourism destination. *Tourismos*, 8(3), pp.77–97.
- Sue, V. & Ritter, L., 2011. *Conducting Online Surveys*, SAGE Publications.
- Sun, X., Chi, C. & Xu, H., 2013. Developing destination loyalty: The case of Hainan Island. *Annals of Tourism Research*, 43, pp.547–577.
- Swain, M., 2009. The cosmopolitan hope of tourism: Critical action and worldmaking vistas. *Tourism Geographies*, 11(4), pp.505–525.
- Swimberghe, K., Flurry, L. & Parker, J., 2011. Consumer religiosity: Consequences for consumer activism in the United States. *Journal of Business Ethics*, 103(3), pp.453–467.
- Swimberghe, K., Sharma, D. & Flurry, L., 2011. Does a consumer's religion really matter in the buyer–seller dyad? An empirical study examining the relationship between consumer religious commitment, Christian. *Journal of Business Ethics*, 102(4), pp.581–598.
- Tabachnik, B. & Fidell, L., 2001. *Using Multivariate Statistics* 4th ed., Pearson Education.
- Taheri, B., 2015. Emotional Connection, Materialism, And Religiosity: An Islamic Tourism Experience. *Journal of Travel & Tourism Marketing*, pp.1–17.
- Taheri, B., 2011. *Unpacking visitor engagement: Examining drivers of engagement in*

*museums*, Doctoral Dissertation, University of Strathclyde.

- Taheri, B., Jafari, A. & O’Gorman, K., 2014a. Keeping your audience: Presenting a visitor engagement scale. *Tourism Management*, 42, pp.321–329.
- Taheri, B., Lu, L. & Valantasis, N., 2014b. Gathering Quantitative Data. In *Research Methods for Business and Management*. Goodfellow Publishers Limited, pp. 153–172.
- Tan, W., 2016. Repeat visitation: A study from the perspective of leisure constraint, tourist experience, destination images, and experiential familiarity. *Journal of Destination Marketing & Management*, 6(3), pp.233-242
- Tan, W. & Wu, C., 2016. An investigation of the relationships among destination familiarity, destination image and future visit intention. *Journal of Destination Marketing & Management*, 5, pp.214–226.
- Tansuhaj, P., Gentry, J.W., John, J., Lee Manzer, L. and Jin Cho, B., 1991. A cross-national examination of innovation resistance. *International Marketing Review*, 8(3).
- Tasci, A. & Gartner, W., 2007. Destination image and its functional relationships. *Journal of Travel Research*, 45(4), pp.413–425.
- Tasci, A.D., Gartner, W.C. & Cavusgil, S., 2007. Conceptualization and Operationalization of Destination Image. *Journal of Hospitality & Tourism Research*, 31(2), pp.194–223.
- Tavakol, M. & Dennick, R., 2011. Making sense of Cronbach’s alpha. *International Journal of Medical Education*, 2, p.53.
- Tavitiyaman, P. & Qu, H., 2013. Destination image and behavior intention of travelers to Thailand: The moderating effect of perceived risk. *Journal of Travel & Tourism Marketing*, 30(3), pp.169–185.
- Taylor, V., Halstead, D. & Haynes, P., 2010. Consumer responses to christian religious symbols in advertising. *Journal of Advertising*, 39(2), pp.79–92.
- Teddlie, C. & Tashakkori, A., 2009. *Foundations of mixed methods research: Integrating quantitative and qualitative approaches in the social and behavioral sciences*, SAGE Publications

- Teichmann, K., 2011. Expertise, experience and self-confidence in consumers' travel information search. *International Journal of Culture, Tourism and Hospitality Research*, 5(2), pp.184–194.
- Temporal, P., 2011. *Islamic branding and marketing: Creating a global Islamic business*, John Wiley & Sons.
- Tenenhaus, M., Amato, S. & Vinzi, E., 2004. A global goodness-of-fit index for PLS structural equation modelling. *Proceedings of the XLII SIS Scientific meeting*, 1, pp.739–742.
- Tenenhaus, M., Vinzi, V. & Chatelin, Y., 2005. PLS path modeling. *Computational Statistics & Data Analysis*, 48(1), pp.159–205.
- Thomas, B. & Ciliska, D., 2004. A process for systematically reviewing the literature: providing the research evidence for public health nursing interventions. *Worldviews on Evidence-Based Nursing*, 1(3), pp.176–184.
- Thompson, C. & Tambyah, S., 1999. Trying to be cosmopolitan. *Journal of Consumer research*, 26(3), pp.214–241.
- Tiliouine, H. & Belgoumidi, A., 2009. An exploratory study of religiosity, meaning in life and subjective wellbeing in Muslim students from Algeria. *Applied Research in Quality of Life*, 4(1), pp.109-127.
- Timothy, D. & Iverson, T., 2006. Tourism and Islam: Considerations of Culture and Duty. In *Tourism, Religion and Spiritual Journeys*. Routledge, pp. 186–205.
- Timothy, D. & Olsen, D., 2006. *Tourism, Religion and Spiritual Journeys*, Routledge.
- Tobacyk, J., Babin, B. & Attaway, J., 2011. Materialism through the eyes of Polish and American consumers. *Journal of Business Research*, 64(9), pp.944–950.
- Torelli, C., 2013. *Globalization, culture, and branding: How to leverage cultural equity for building iconic brands in the era of globalization*, Springer.
- Tranfield, D., Denyer, D. & Smart, P., 2003. Towards a methodology for developing evidence-informed management knowledge by means of systematic review. *British Journal of Management*, 14(3), pp.207–222.

- Tourism Yearbook (2016), Published by Statistics and Research Section, Ministry of Tourism, Republic of Maldives.
- Um, S. & Crompton, J., 1990. Attitude determinants in tourism destination choice. *Annals of Tourism Research*, 17, pp.432–448.
- Valle, P. do & Assaker, G., 2016. Using partial least squares structural equation modeling in tourism research: A review of past research and recommendations for future applications. *Journal of Travel Research*, 55(6), pp.695–708.
- Vaughn, R., 1980. How advertising works: A planning model. *Journal of Advertising Research*, 20, pp.27–33.
- Veasna, S., Wu, W. & Huang, C., 2013. The impact of destination source credibility on destination satisfaction: The mediating effects of destination attachment and destination image. *Tourism Management*, 36, pp.511–526.
- Vertovec, S. & Cohen, R., 2002. *Conceiving cosmopolitanism: Theory, context and practice*, Oxford University Press .
- Vinzi, V.E., Trinchera, L. and Amato, S., 2010. PLS path modeling: from foundations to recent developments and open issues for model assessment and improvement. In *Handbook of partial least squares* (pp. 47-82). Springer, Berlin, Heidelberg.
- Vitell, S.J., King, R.A., Howie, K., Toti, J.F., Albert, L., Hidalgo, E.R. and Yacout, O., 2016. Spirituality, moral identity, and consumer ethics: A multi-cultural study. *Journal of business ethics*, 139(1), pp.147-160.
- Vitell, S., 2009. The role of religiosity in business and consumer ethics: A review of the literature. *Journal of Business Ethics*, 90(2), pp.155–167.
- Vitell, S., Bing, M. & Davison, H., 2009. Religiosity and moral identity: The mediating role of self-control. *Journal of Business Ethics*, 88(4), pp.601–613.
- Vitell, S. & Paolillo, J., 2003. Consumer ethics: The role of religiosity. *Journal of Business Ethics*, 46(2), pp.151–162.
- Vitell, S., Paolillo, J. & Singh, J., 2005. Religiosity and consumer ethics. *Journal of Business Ethics*, 57(2), pp.175–181.

- Vitell, S., Paolillo, J. & Singh, J., 2006. The role of money and religiosity in determining consumers' ethical beliefs. *Journal of Business Ethics*, 64(2), pp.117–124.
- Vitell, S., Singh, J. & Paolillo, J., 2007. Consumers' ethical beliefs: The roles of money, religiosity and attitude toward business. *Journal of Business Ethics*, 73(4), pp.369–379.
- Vukonic, B., 2002. Religion, tourism and economics: A convenient symbiosis. *Tourism Recreation Research*, 27(2), pp.59–64.
- Vukonic, B., 1996. *Tourism and religion*, Oxford: Pergamon.
- Walliman, N., 2011. *Your research project: Designing and planning your work* 3rd ed., SAGE publications.
- Wang, C. & Hsu, M., 2010. The relationships of destination image, satisfaction, and behavioral intentions: An integrated model. *Journal of Travel & Tourism Marketing*, 27(8), pp.829-843
- Wang, Y., Hutchinson, J. & Okumus, F., 2013. Collaborative marketing in a regional destination: Evidence from Central Florida. *International Journal of Tourism Research*, 15(3), pp.285–297.
- Wanous, J.P., and Reichers, A.E. (1999). Overall job satisfaction: how good are single-item measures? *Journal of Applied Psychology*, Vol.82 No.2, pp.247-252.
- Weidenfeld, A., 2006. Religious needs in the hospitality industry. *Tourism and Hospitality research*, 6(2), pp.143–159.
- Weidenfeld, A. & Ron, A., 2008. Religious needs in the tourism industry. *Anatolia*, 19(2), pp.357–361.
- Wells, V.K., Manika, D., Gregory-Smith, D., Taheri, B. and McCowlen, C., 2015. Heritage tourism, CSR and the role of employee environmental behaviour. *Tourism Management*, 48, pp.399-413.
- Wetzels, M., Odekerken-Schröder, G. & Oppen, C. Van, 2009. Using PLS path modeling for assessing hierarchical construct models: Guidelines and empirical illustration. *MIS quarterly*, 33(1), pp.177–195.

- Wang, H., Yong, S. & Ko, E., 2016. Pop culture, destination images, and visit intentions: Theory and research on travel motivations of Chinese and Russian tourists. *Journal of Business Research*, 69(2), pp.631–641.
- Wilcox, R., 2010. *Fundamentals of modern statistical methods: Substantially improving power and accuracy* 2nd ed., Springer.
- Wilkes, R., Burnett, J. & Howell, R., 1986. On the meaning and measurement of religiosity in consumer research. *Journal of the Academy of Marketing*, 14(1), pp.47–56.
- Williams, A., 2002. *Understanding the Hospitality Consumer*, Butterworth-Heinemann, Oxford.
- Williams, J. & MacKinnon, D., 2008. Resampling and distribution of the product methods for testing indirect effects in complex models. *Structural Equation Modeling*, 15(1), pp.23–51.
- Wilson, B. & Henseler, J., 2007. Modeling reflective higher-order constructs using three approaches with PLS path modeling: a Monte Carlo comparison. In *Australian and New Zealand Marketing Academy Conference, Otago, Australia*. pp. 791–800.
- Wold, H., 1982. Models for Knowledge. In *The Making of Statisticians*. pp. 189–212.
- Wold, H., 1985. Partial least squares. *Encyclopedia of statistical sciences*.
- Wong, I. & Tang, S., 2016. Linking Travel Motivation and Loyalty in Sporting Events: The Mediating Roles of Event Involvement and Experience, and the Moderating Role of Spectator Type. *Journal of Travel & Tourism Marketing*, 33(1), pp.63–84.
- Woodside, A. & Lysonski, S., 1989. A general model of traveler destination choice. *Journal of travel Research*.
- Worthington, E.L.J., Wade, N. & Hight, T., 2003. The Religious Commitment Inventory-10: Development, refinement, and validation of a brief scale for research and counseling. *Journal of Counseling Psychology*, 50(1), pp.94–96.
- Wu, C., 2016. Destination loyalty modeling of the global tourism. *Journal of Business Research*, 69(6), pp.2213–2219.



- Yoon, Y. & Uysal, M., 2005. An examination of the effects of motivation and satisfaction on destination loyalty: a structural model. *Tourism Management*, 26(1), pp.45-56.
- Youn, S. & Kim, H., 2008. Antecedents of consumer attitudes toward cause-related marketing. *Journal of Advertising Research*, 48(1), pp.123–137.
- Yu, G.B. & Kim, J.-H., 2008. Testing the Mediating Effect of the Quality of College Life in the Student Satisfaction and Student Loyalty Relationship. *Applied Research in Quality of Life*, 3(1), pp.1–21.
- Yüksel, A. & Yüksel, F., 2001. The expectancy-disconfirmation paradigm: a critique. *Journal of Hospitality & Tourism Research*, 52(2), pp.107–131.
- Yüksel, A., Yüksel, F. & Bilim, Y., 2010. Destination attachment: Effects on customer satisfaction and cognitive, affective and conative loyalty. *Tourism Management*, 31(2), pp.274-284
- Žabkar, V., Brenčič, M. & Dmitrović, T., 2010. Modelling perceived quality, visitor satisfaction and behavioural intentions at the destination level. *Tourism Management*, 31(4), pp.537–546.
- Zaichkowsky, J., 1985. Measuring the involvement construct. *Journal of Consumer Research*, 12(3), pp.341–352.
- Zamani-Farahani, H. & Musa, G., 2012. The relationship between Islamic religiosity and residents' perceptions of socio-cultural impacts of tourism in Iran: Case studies of Sare'in and Masooleh. *Tourism Management*, 33(4), pp.802–814.
- Zamani-Farahani, H. & Henderson, J.C., 2010. Islamic tourism and managing tourism development in Islamic societies: the cases of Iran and Saudi Arabia. *International Journal of Tourist Research*, 12(1), pp.79–89.
- Zhang, H., Fu, X., Cai, L.A. and Lu, L., 2014. Destination image and tourist loyalty: A meta-analysis. *Tourism Management*, 40, pp.213-223.
- Zhao, X., Lynch, J. & Chen, Q., 2010. Reconsidering Baron and Kenny: Myths and truths about mediation analysis. *Journal of Consumer Research*, 37(2), pp.197–206.

## Appendix 1: Summary of selected papers examining destination image in systematic literature review

	Study	Context and Sample	Data analysis	Antecedents, moderators and consequences of DI	DI scale development and measurement	Key findings
1	<p>Martín-Santana, J.D., Beerli-Palacio, A. and Nazzareno, P.A., (2017) “Antecedents and consequences of destination image gap”.</p> <p>Journal: <i>Annals of Tourism Research</i></p>	<p><i>Context:</i> Tenerife (Canary Islands, Spain)</p> <p><i>Sample:</i> 411 First time visitors, quota sampling, data collected at bars and cafes from personal interviews</p>	<p><i>QUAN</i></p> <p>SEM; discriminant validity, frequency analysis, confirmatory factor analysis of second order, chi square analysis, CR, AVE</p> <p>Validity and reliability of DI scale: CFA, Discriminant validity</p>	<p>- Involvement → Time of Search</p> <p>- Involvement → Cognitive image</p> <p>- Uncertainty → Time of Search</p> <p>- Holiday duration → Time of Search</p> <p>- Time of search → Cognitive image</p> <p>- Visit intensity → Affective image</p> <p>- Cognitive image → affective image</p> <p>- Cognitive image → Global image</p> <p>- Affective image → Global image</p> <p>- Visit intensity → Global image</p> <p>- Global image → satisfaction and loyalty</p>	<p>DI: Cognitive (15 items; 4 dimensions: Natural resources; artificial resources; tourist activities; and environment), affective (2 items) and Global (1 item); using Beerli and Martín (2004a; 2004b).</p>	<p>Validity of cognitive image supported four dimensions (with 3 items each) of DI reducing to 12 items from 15.</p> <p>Tourist experiences form a positive image and influences satisfaction and loyalty.</p>

2	<p>Becken et al. (2017), “Urban air pollution in China: destination image and risk perceptions”</p> <p>Journal: <i>Journal of Sustainable Tourism</i></p>	<p><i>Context:</i> Mainland China</p> <p><i>Sample:</i> 600 US and Australian residents from online panel, Qualtrics.</p>	<p><i>QUAN</i></p> <p>CFA, SEM, ANOVA</p> <p>Validity and reliability of DI scale: CFA</p>	<ul style="list-style-type: none"> <li>- Cognitive risk perception → Cognitive image (Cognitive attraction/infrastruct ure)</li> <li>- Feelings toward air quality → (Cognitive attraction/infrastruct ure)</li> <li>- Feelings toward air quality → Affective image</li> <li>- Cognitive image → Intention to visit</li> <li>- Affective image → Intention to visit</li> <li>- Cognitive risk perception → Intenti on to visit</li> <li>- Feelings toward air quality → Intention to visit</li> </ul>	<p>DI: Cognitive (12 items and affective image (5 attributes)</p> <p>Cognitive DI based on literature: Beerli and Martín (2004), Gallarza et al. (2002).</p> <p>Affective DI based on Baloglu and Brinberg, (1997), and Russell et al., (1981).</p>	<p>Integrated positive and negative attributes of destination image. There is a strong relationship between risk perception and DI, moderated by personal experience with environmental risk</p>
3	<p>Albaity, M. and Melhem, S.B., (2017) “Novelty seeking, image, and loyalty—The mediating</p>	<p><i>Context:</i> UAE</p>	<p><i>QUAN:</i></p> <p>EFA, Cronbach alpha, AVE</p>	<ul style="list-style-type: none"> <li>- Satisfaction → loyalty</li> <li>- DI → loyalty</li> </ul>	<p>DI based on Hankinson (2005) and Akroush et al (2016).</p>	<p>All the relationships were supported. DI affects satisfaction and loyalty. Satisfaction</p>

	<p>role of satisfaction and moderating role of length of stay: International tourists' perspective”</p> <p>Journal: <i>Tourism Management Perspectives</i></p>	<p><i>Sample:</i> 508 International tourists.</p> <p>Judgement sampling and cross-sectional sampling. Data collected from several airports.</p>		<ul style="list-style-type: none"> <li>- DI → satisfaction</li> <li>- DI → satisfaction → loyalty</li> <li>- Novelty seeking → loyalty</li> <li>- Novelty seeking → satisfaction</li> <li>- Novelty seeking → satisfaction → loyalty</li> <li>- Novelty seeking → length of stay → satisfaction → loyalty</li> </ul>		<p>mediates relationship between DI and loyalty.</p>
4	<p>Stylos, N., Bellou, V., Andronikidis, A. and Vassiliadis, C.A., (2017) “Linking the dots among destination images, place attachment, and revisit intentions: A study among British and Russian tourists”</p> <p>Journal: <i>Tourism Management</i></p>	<p><i>Context:</i> Chalkidiki (Northern Greece)</p> <p><i>Sample:</i> Study one: 1362 British tourists (permanent residents). Data collected from departing tourists to British airports.</p>	<p><i>QUAN:</i></p> <p>Cronbach alpha, AVE, CR, CFA,</p>	<ul style="list-style-type: none"> <li>- DI → Holistic image → intention to revisit</li> <li>- Cognitive DI → intention to revisit</li> <li>- Affective DI → intention to revisit</li> <li>- Conative DI → intention to revisit</li> <li>- DI → Place attachment → holistic image</li> </ul>	<p>Cognitive DI measured with 21 items, Affective image with 7 items, and Conative image with 8 items, based on Stylos et al. (2016).</p> <p>Holistic image measured as overall impression on a semantic differential scale based on Echtner and Ritchie (2003).</p>	<p>The relationship between both cognitive image and affective image with revisit intention was not supported. The relationship between conative image and revisit intention supported.</p> <p>All three dimensions (cognitive, affective</p>

		<p>Study two: 1164 Russian tourists departing to 3 Russian cities.</p> <p>Data collected at airport (Thessaloniki, Macedonia, Greece) using systematic sampling</p> <p>Study two:</p> <p>Questionnaire in Russian and English.</p>				<p>and conative) on holistic image supported.</p> <p>Place attachment moderating the relationship between DI components and revisit intention, was not supported.</p>
5	<p>Prayag, G., Hosany, S., Muskat, B. and Del Chiappa, G., (2017) “Understanding the Relationships between Tourists’ Emotional Experiences, Perceived Overall Image, Satisfaction, and Intention to Recommend”</p>	<p><i>Context:</i> Sardinia</p> <p><i>Sample:</i> Domestic residents in Italian region except Sardinia, using purpose sampling technique. Data collected from</p>	<p><i>QUAN:</i></p> <p>EFA, AVE, CR, goodness-of-fit, SEM</p>	<p>- Joy → perceived overall image</p> <p>- Love → perceived overall image</p> <p>- Positive surprise → perceived overall image</p> <p>- Joy → satisfaction</p> <p>- Love → satisfaction</p>	<p>Overall image was based on previous literature: Assaker and Hallak (2013); Assakar et al (2011); Baloglu and McCleary (1999); Papadimitriou et al (2015); Prayag (2009).</p>	<p>Results support relationship between positive surprise and satisfaction.</p> <p>Results support the relationship between overall image with satisfaction and behavioural intention.</p>

	Journal: <i>Journal of Travel Research</i>	275 participants after visit.		<ul style="list-style-type: none"> <li>- Positive surprise → satisfaction</li> <li>- Overall image → satisfaction</li> <li>- Overall image → recommend destination</li> <li>- Satisfaction → recommend destination</li> </ul>	Overall image measured with 2 items.	
6	<p>Tan, W.K and Wu, C.E (2016) “An investigation of the relationships among destination familiarity, destination image and future visit intention”</p> <p>Journal: <i>Journal of Destination Marketing Management</i></p>	<p>Context: Hong Kong</p> <p>Sample: 232 previous visitors and 261 non-visitors, Taiwanese residents, convenience sampling, data collected from schools, work places, eating outlets and homes</p>	QUAN: Partial Least Square	<ul style="list-style-type: none"> <li>- Familiarity → DI</li> <li>- Familiarity → Visit intention</li> <li>- DI → Visit intention</li> <li>- Cognitive DI → Affective DI</li> </ul>	<p>DI: Cognitive (12 items, 2 dimensions: fame and activities; and basic infrastructure) and Affective image (4 items). DI scale using a modified version of Echtner and Ritchie (1991) for cognitive DI scale and Beerli and Martin (2004) for affective DI.</p> <p>Tourists opinions sought in modifying list of attributes</p>	<p>Cognitive DI (basic infrastructure) influences affective DI. The influence of cognitive DI (fame and activities) on affective DI not supported.</p> <p>There is a difference between visitors and non-visitors on the relationship between familiarity and image. Tourist experience as a criterion for segmentation.</p>

7	<p>Tan, W.K (2016) “Repeat visitation: A study from the perspective of leisure constraint, tourist experience, destination images, and experiential familiarity”</p> <p>Journal: <i>Journal of Destination Marketing Management</i></p>	<p><i>Context:</i> Toucheng/Jiaosi, Taiwan</p> <p><i>Sample:</i> 134 First time and 198 Repeat visitors, domestic tourism, convenience sampling.</p>	<p>QUAN:</p> <p>Partial Least Square, multi group analysis</p>	<ul style="list-style-type: none"> <li>- Tourist experience → revisit intention</li> <li>- Tourist experience → DI</li> <li>- DI → revisit intention</li> <li>- Cognitive DI → Affective DI</li> <li>- Constraint → Revisit intention</li> <li>- Constraint → DI</li> </ul>	<p>DI cognitive (18 items and 4 dimensions: scenery; hot springs and water sports; boat-ride; and infrastructure) and affective (4 items). DI scale using a modified version of Echtner and Ritchie (1991) for cognitive DI scale and Beerli and Martin (2004) for affective DI.</p> <p>Tourists opinions sought in modifying list of attributes.</p>	<p>There was no sufficient support for cognitive DI influencing affective DI.</p> <p>Leisure constraints can have a positive influence on image. There is no significant difference between first time and repeat visitors</p>
8	<p>Stylos, N., Vassiliadis, C.A., Bellou, V. and Andronikidis, A., (2016) “Destination images, holistic images and personal normative beliefs (PNB): Predictors of intention to revisit a destination”</p> <p>Journal: <i>Tourism Management</i></p>	<p><i>Context:</i> Greece</p> <p><i>Sample:</i> Study one 270 and study two 1244 Russian tourists departing from Macedonia international airport (Greece), mall intercept technique</p>	<p>QUAN:</p> <p>Study one: frequency tests and Chi squared tests</p> <p>Study two: MVA, CFA, Mahalanobis distance, chi-square, goodness-of-fit.</p>	<ul style="list-style-type: none"> <li>- Cognitive DI → Holistic image</li> <li>- Cognitive image → Intention to revisit</li> <li>- Affective DI → Holistic image</li> <li>- Affective image → Intention to revisit</li> <li>- Conative DI → Holistic image</li> </ul>	<p>DI: Cognitive (28 items, 4 dimensions: Attractive conditions; Essential conditions; Appealing activities; and Natural environment).</p> <p>Affective image was measured with 7 items, conative image 12 items and holistic image single item</p>	<p>Only the relationship between conative image influenced intention to revisit was supported (not cognitive or affective DI). Holistic image influenced intention to revisit.</p> <p>Cognitive, affective and conative image influenced holistic image.</p>

				<p>- Holistic image→ Intention to revisit</p> <p>Moderator: Personal normative belief between image; and normative belief</p>	<p>Cognitive image scale adopted from Stylos &amp; Andronikidis (2013) based on: Beerli &amp; Martín (2004a); Pike &amp; Ryan (2004); Baloglu &amp; McCleary (1999); Chen &amp; Kerstetter (1999)</p> <p>Affective image scale from Russell et al. (1981) similar to: Baloglu &amp; Brinberg (1997); Baloglu &amp; Mangaloglu (2001); Russell &amp; Pratt (1980)</p> <p>Conative image: from a combination of previous studies, content analysis and expert reviews. Use of <b>experts</b> using Delphi method was used for content validity of conative image.</p> <p>Overall image using one item based on Echtner &amp; Ritchie (1993)</p>	<p>PNB moderates the relationship between conative image and intention to revisit only.</p>
--	--	--	--	---	---	---



9	<p>Kock, F., Josiassen, A. and Assaf, A.G., (2016) “Advancing destination image: The destination content model”</p> <p>Journal: <i>Annals of Tourism Research</i></p>	<p><i>Context:</i> DI of Spain and Germany</p> <p>QUAL: 50 semi-structured interviews in Denmark. Participants selected through street intercept.</p> <p>QUAN: 337 participants. Data collected using systematic field intercept in regional trains in an urban region in Denmark.</p>	<p>Mixed methods:</p> <p>QUAN: multicollinearity, composite reliability, convergent validity, factor loading, AVE, VIF, Partial least square path modelling.</p>	<ul style="list-style-type: none"> <li>- Destination imagery → Destination affect</li> <li>- Destination imagery → DI</li> <li>- Destination affect → DI</li> <li>- Destination affect → behavioural intention</li> <li>- DI → behavioural intention</li> </ul>	<p>DI revealed 18 attributes for Germany and 13 attributes for Spain in qualitative study (using free elicitation in interviews).</p>	<p>Results support DI having a positive influence with behavioural intentions in both destinations. However, willingness to pay a higher price was not supported for Germany.</p> <p>Destination imagery was supported as an antecedent for DI and has a positive influence on Destination Affect. Destination affect showed a positive relationship with DI. Finally, Destination affect showed positive relationship with behavioural intentions (willingness to pay higher prices having partial support).</p>
10	<p>Whang, H., Yong, S. and Ko, E., (2016) “Pop culture, destination images, and visit intentions: Theory and</p>	<p><i>Context:</i> Korean pop culture</p>	<p>QUAN:</p> <p>SEM, EFA, multi-group</p>	<ul style="list-style-type: none"> <li>- Situational pop culture involvement → enduring pop culture involvement</li> </ul>	<p>Cognitive image based on Baloglu and McCleary (1999), affective image based on Baloglu and Brinberg</p>	<p>Situational pop culture involvement influence on cognitive image was not supported. Results did not support the</p>

	<p>research on travel motivations of Chinese and Russian tourists”</p> <p>Journal: <i>Journal of Business Research</i>.</p>	<p><i>Sample:</i> data collected online from 225 participants from China and Russia.</p>	<p>analysis, CFA, AVE, CR.</p>	<ul style="list-style-type: none"> <li>- Situational pop culture involvement → cognitive image and affective image</li> <li>- Enduring pop culture involvement → cognitive image and affective image</li> <li>- Cognitive image → affective image</li> <li>- Cognitive image → overall image</li> <li>- Affective image → overall image</li> <li>- Cognitive image → intention to visit</li> <li>- Affective image → intention to visit</li> <li>- Overall image → intention to visit</li> <li>- Situational and Enduring pop culture involvement → overall image and intention to visit</li> </ul>	<p>(1997), and overall image from Kwon (2009).</p> <p>Content validated by pretesting on 30 fashion-marketing researchers.</p>	<p>relationship between cognitive image and visit intention; situational pop culture involvement on overall image and visit intention.</p> <p>There was support for other relationships.</p>
--	---	--	--------------------------------	---	--	--

11	<p>Elliot, S. and Papadopoulos, N., (2016) “Of products and tourism destinations: An integrative, cross-national study of place image”.</p> <p>Journal: <i>Journal of Business Research</i>.</p>	<p><i>Context:</i> US, Japan, Australia, South Korea and Canada</p> <p><i>Sample:</i> Participants from South Korea (n=307) and Canada (n=349) using intercept technique from visitors in major travel shows.</p>	<p><i>QUAN:</i></p> <p>EFA, Cronbach alpha, Discriminant validity, CFA, CCR, CFI, Goodness of fit. SEM.</p>	<ul style="list-style-type: none"> <li>- Cognitive and affective image → product and destination beliefs</li> <li>- Cognitive image → affective image</li> <li>- Product and destination familiarity → product and destination beliefs</li> <li>- Product and destination belief → product and destination receptivity</li> </ul>	<p>DI based on Echtner and Ritchie (1991), Baloglu and McCleary (1991), and Bigne et al. (2001).</p>	<p>Results support cognitive country image influence affective country image.</p> <p>There is strong support for relationship between affective country image and product receptivity; product belief and product receptivity; product belief and destination receptivity; destination belief and destination receptivity; product familiarity and product belief; product familiarity and product receptivity.</p>
12	<p>Wu, C.W., (2016) “Destination loyalty modeling of the global tourism”.</p> <p>Journal: <i>Journal of Business Research</i>.</p>	<p><i>Context:</i></p> <p><i>Sample:</i> 475 foreign tourists visiting Taiwan Tourism Welcome Centre.</p>	<p><i>QUAN:</i></p> <p>SEM, CFA, AVE, CFI, Cronbach alpha, fuzzy-set qualitative comparative analysis</p>	<ul style="list-style-type: none"> <li>- DI → loyalty</li> <li>- Satisfaction → loyalty</li> <li>- DI → satisfaction</li> <li>- previous experience → satisfaction</li> <li>- previous experience → loyalty</li> </ul>	<p>DI measured with 6 items based on Gartner (1989) and Tasci and Gartner (2007).</p>	<p>Results support all relationships as significant.</p> <p>DI and previous experience has a positive influence on satisfaction and loyalty. Satisfaction influences loyalty</p>

13	<p>Lu, L., Chi, C.G. and Liu, Y., (2015) “Authenticity, involvement, and image: Evaluating tourist experiences at historic districts”</p> <p>Journal: <i>Tourism Management</i></p>	<p><i>Context:</i> Litchi Bay (China).</p> <p><i>Sample:</i></p> <p>Data collected from 412 tourists visiting Litchie Bay in public places such as bus stops, resting areas, and tourist attractions, using convenience sampling technique.</p>	<p>QUAN:</p> <p>SEM, EFA, CFA, Chi-square, AVE</p>	<ul style="list-style-type: none"> <li>- DI → satisfaction</li> <li>- Authenticity → DI</li> <li>- Authenticity → Satisfaction</li> <li>- Authenticity → Satisfaction, mediated by DI</li> <li>- Involvement → DI</li> <li>- Involvement → Satisfaction</li> <li>- Involvement → Satisfaction, mediated by DI</li> </ul>	<p>Cognitive image measured as 11 attributes consisting of 3 factors: tourism environment; social environment &amp; tourism infrastructure; value &amp; accessibility. Tourism experts consulted for DI scale validity.</p> <p>Cognitive image based on previous literature: Bigne Alcaniz et al (2009); Chi and Qu (2008); and Wang &amp; Hsu (2010).</p>	<p>Two items were removed from DI after principal component analysis.</p> <p>Except for Authenticity influencing satisfaction, all other relationships were supported. DI mediates the relationship between Authenticity and satisfaction. DI also mediates the relationship between involvement and satisfaction.</p>
14	<p>Stylidis, D., Belhassen, Y. and Shani, A., (2015) “Destination image, on-site experience and behavioural intentions: path analytic validation of a marketing model on domestic tourists”</p> <p>Journal: <i>Current Issues in Tourism</i></p>	<p><i>Context:</i> Eilat (Israel)</p> <p><i>Sample:</i> 240 domestic tourists. Participants were reached in main tourist zone of Eilat, using random day/time/site pattern.</p>	<p>QUAN:</p> <p>SEM, CFA, Goodness-of-fit index, AVE</p>	<ul style="list-style-type: none"> <li>- Cognitive image → Affective image</li> <li>- Cognitive image → Overall image</li> <li>- Affective image → Overall image</li> <li>- Overall image → Satisfaction</li> <li>- Overall image → Behavioural intentions</li> </ul>	<p>DI based on previous literature: Baloglu and McCleary (1999); Beerli and Martin (2004); Chen and Tsai (2007); Chi and Qu (2008); Martin and del Bosque (2008); Lee et al., (2005); Lin et al (2007); Pike and Ryan (2004); Chen and Phou (2013); Prayag and Ryan (2012).</p>	<p>Results support the relationships between image, quality, satisfaction and future behaviour. Cognitive image influences affective image and overall DI. Overall image positively influenced perceived quality and satisfaction. Perceived quality influenced satisfaction.</p>

				<ul style="list-style-type: none"> <li>- Perceived quality → Satisfaction</li> <li>- Perceived quality → behavioural intentions</li> <li>- Satisfaction → Behavioural intentions</li> </ul>	<p>Destination attributes verified from 10 domestic tourists. No modifications were required.</p> <p>Affective image measured with four attributes based on: Baloglu and McCleary (1999); Martin and del Bosque (2008); Wang and Hsu (2010).</p> <p>Overall image based on Baloglu and McCleary (1999), Beerli and Martin (2004), Bigne et al (2005), and Qu et al (2011).</p>	DI, perceived quality and satisfaction showed a positive influence on behavioural intentions.
15	<p>Nassar et al. (2015) “Factors influencing travel to Islamic destinations: an empirical analysis of Kuwaiti nationals.</p> <p>Journal: <i>International Journal of Culture, Tourism and Hospitality Research</i></p>	<p><i>Context:</i> General Islamic destinations</p> <p><i>Sample:</i> convenience sample of 224 Kuwaiti nationals at workplace, home or street.</p>	<p><i>QUAN</i></p> <p>Regression analysis, Cronbach’s alpha, Herman’s single factor test, Kaiser-Meyer-Olkin test, Bartlett’s test.</p>	<ul style="list-style-type: none"> <li>- Motivation → Intention to travel Islamic Destinations</li> <li>- Muslim-friendly amenities → Intention to travel Islamic Destinations</li> </ul>	<p>Content validity assessed by university academics.</p> <p>Muslim friendly amenities (6 items) using: Battour et al. (2010); Zamani-Farahani &amp; Henderson (2010); Khan et al. (2013).</p>	<p>Both cognitive and affective image showed a positive relationship with intention to travel.</p> <p>Affective image showed the highest significance, followed by motivation and cognitive image</p>

				<ul style="list-style-type: none"> <li>- Cognitive DI → Intention to travel Islamic Destinations</li> <li>- Affective DI → Intention to travel Islamic Destinations</li> </ul>	DI: Cognitive image (8 items) and affective image (9 items) using: Baloglu & McCleary (1999); Beerli & Martín (2004a); Pike & Ryan (2004); Khan et al. (2013)	<p>influencing intention to travel.</p> <p>Muslim friendly amenities do not affect travel intentions.</p>
16	<p>Bigovic, M. and Prašnikar, J., (2015) “Predicting tourists' behavioural intentions at the destination level”</p> <p>Journal: <i>Current Issues in Tourism</i></p>	<p><i>Context:</i> Montenegro (6 coastal destinations)</p> <p><i>Sample:</i> 703 tourists, Intercept survey, quota sampling</p>	<p>QUAN:</p> <p>EFA, Cronbach Alpha, AVE, CR</p>	<ul style="list-style-type: none"> <li>- Destination attributes → perceived quality</li> <li>- Perceived quality → satisfaction</li> <li>- Perceived equity → satisfaction</li> <li>- Satisfaction → behavioural intentions</li> <li>- Perceived quality → perceived benefits</li> <li>- Perceived benefits → behavioural intentions</li> </ul>	DI measured with 5 attributes based on 8 A's (Bigovic 2012).	The relationship between destination attributes and perceived quality of destination offerings were supported. All other relationships were also supported.
17	<p>Hallmann, K., Zehrer, A. and Müller, S., (2015) “Perceived destination image: An image model</p>	<p><i>Context:</i> Winter sports destinations</p>	<p>QUAN:</p>	<ul style="list-style-type: none"> <li>- Cognitive DI (6 factors) → intention to revisit</li> </ul>	Cognitive DI based on previous literature measured with 6 constructs: Service	All six factors explained cognitive image.

	<p>for a winter sports destination and its effect on intention to revisit”.</p> <p>Journal: <i>Journal of Travel Research</i></p>	<p><i>Sample:</i> Participants include 409 visitors (excluding locals) to Oberstdorf (Germany), and 386 visitors to Saalbach-Hinterglemm (Austria). Data was collected at public places such as funiculars, restaurants, bars and shops using convenience sampling technique.</p>	<p>SEM, SRMR, CFI, AVE, Cronbach alpha</p>	<p>- Affective DI → intention to revisit - DI → revisit intention</p>	<p>quality; physiography; sports and event facilities; visitor management; hospitality; and costs.</p> <p>Affective image measured with 4 semantic differential scales based on: Russell and Pratt (1980); Russell et al. (1989); Russell (1980); Kaplanidou (2007); Baloglu and McCleary (1999).</p>	<p>The influence of affective image is less than cognitive image.</p> <p>Results support DI influences intention to revisit.</p>
18	<p>Battour et al. (2014), “Islamic attributes of destination: Construct development and measurement validation, and their impact on satisfaction”</p>	<p><i>Context:</i> General Islamic destination</p> <p><i>Sample:</i> Study 1: Muslim international PhD students and</p>	<p><i>Mixed Methods</i></p> <p>Cronbach’s alpha, EFA, CFA, CR, AVE, chi-square, goodness of fit</p>	<p>- DI → Satisfaction</p>	<p>Destination attributes developed from qualitative study 1.</p> <p>Islamic attributes: 4 dimensions (worship facilities; Halalness; Alcohol and gambling</p>	<p>Results show a positive relationship between Islamic attributes and tourist satisfaction, however there was reliability and validity issues.</p>

	Journal: <i>International Journal of Tourism Research</i>	Panel experts (qualitative 2 focus group discussions and 53 interviews to develop destination attributes), and 153 tourists  Study 2: 508 international Muslim tourists from hotels in 4 cities in Malaysia			free; and Islamic morality)	
19	Prayag, G. and Hosany, S., (2014), “When Middle East meets West: Understanding the motives and perceptions of young tourists from United Arab Emirates”  Journal: <i>Tourism Management</i>	<i>Context:</i> Paris <i>Sample:</i>  Short interview: 15 participants  Survey: 286 participants (UAE residents in Dubai, Sharjah and Abu Dhabi.), criteria sampling	<i>Mixed Methods</i>  Cluster analysis, multiple discriminant analysis, ANOVA, Cronbach alpha,	- Motivation → DI	Developed from qualitative interview and previous lit (Beerli & Martín 2004a; Gallarza et al. 2002). Open-ended questions on perception of Paris (free elicitation) were used first, and compared with literature.  DI (22 items) 5 dimensions: (Customised activities & amenities;	DI is a useful segmentation variable since perception of image varies between tourists for the same destination.  Push-pull motivation is a useful approach for identifying tourist motivation and perception of DI.



		and convenience sampling.			Destination accessibility; Luxury services, people and reputation; Luxury shopping & dining experience; Culture and weather)	
20	<p>Lee, B., Lee, C.K. and Lee, J., (2014) “Dynamic nature of destination image and influence of tourist overall satisfaction on image modification”.</p> <p>Journal: <i>Journal of Travel Research</i></p>	<p><i>Context:</i> Korea</p> <p><i>Sample:</i> Data collected at Incheon International airport in Korea from 520 participants.</p> <p>Survey instrument in three languages (English, Chinese and Japanese).</p>	<p><i>QUAN:</i></p> <p>Principle component analysis, Cronbach alpha, t-test, ANOVA, EFA</p>	- DI → Overall satisfaction	<p>DI: cognitive (26 items) and affective image (9 items) developed from previous literature (several studies including Baloglu McClear 1999; Chen and Tsai 2007; Crompton 1979, Prayag and Ryan 2012; etc.).</p>	<p>There was a difference between pre- and post-trip DI.</p> <p>Tourist satisfaction leads to modification of DI.</p> <p>Limitation: As indicated in study. both pre-and post-trip image was measured simultaneously.</p>
21	<p>Chen, C.F. and Phou, S., (2013) “A closer look at destination: Image, personality, relationship and loyalty”</p> <p>Journal: <i>Tourism Management</i></p>	<p><i>Context:</i> Angkor (Cambodia)</p> <p><i>Sample:</i> 428 International tourists visiting Angkor temple, using</p>	<p><i>QUAN:</i></p> <p>EFA, CFA, SEM, AVE</p>	<p>- DI → Destination personality</p> <p>- DI → Satisfaction</p> <p>- DI → trust</p> <p>- Destination personality → satisfaction</p>	<p>DI based on previous literature: Baloglu and McCleary (1999); Beerli and Martin (2004); and Martin and Bosque (2008); Chen and Tsai (2007). DI measured using on 21 attributes and five factors:</p>	<p>Results support DI influencing destination personality, satisfaction and trust. There is support for interrelationships between constructs in the model.</p>

		convenience sampling technique.		<ul style="list-style-type: none"> <li>- Destination personality → trust</li> <li>- Satisfaction → trust</li> <li>- Satisfaction → Destination attachment</li> <li>- Trust → Destination attachment</li> <li>- Satisfaction → loyalty</li> <li>- Trust → loyalty</li> <li>- Destination attachment → loyalty</li> </ul>	Destination brand; Atmosphere; Cultural environment; Natural environment; and Entertainment.	
22	<p>Tavitiyaman, P. and Qu, H., (2013) "Destination image and behaviour intention of travellers to Thailand: The moderating effect of perceived risk".</p> <p>Journal: <i>Journal of Travel and Tourism Marketing</i>.</p>	<p><i>Context:</i> Thailand</p> <p><i>Sample:</i> 301 tourists visiting Thailand. Data collected at domestic airport, Bangkok.</p>	<p><i>QUAN:</i></p> <p>CFA, AVE.</p>	<ul style="list-style-type: none"> <li>- DI → overall satisfaction</li> <li>- Overall satisfaction → behavioural intention</li> </ul> <p>Moderator: Perceived risk</p>	<p>DI based on previous literature: Anwar and Sohail (2004); Jenkins (1999) and Rittichainuwat et al., (2001). Items were assessed for reliability and validity using focus groups and pilot tests.</p> <p>DI measured with 17 attributes and five dimensions: quality of accommodation; cultural and natural attractions;</p>	<p>The relationship between DI and satisfaction was partially supported, however the relationship between satisfaction and behavioural intention was positive and significant.</p> <p>Perceived risk did not have a significant moderating effect on</p>

					local facilities; convenience and transportation; and shopping facilities.	the proposed relationships.
23	<p>Veasna, S., Wu, W.Y. and Huang, C.H., (2013) “The impact of destination source credibility on destination satisfaction: The mediating effects of destination attachment and destination image.”</p> <p>Journal: <i>Tourism Management</i></p>	<p><i>Context:</i> Angkor Wat and Taipei 101 (Skyscraper).</p> <p>Sample: 398 international tourists who visited both sites were selected, using convenience sampling and purposive sampling technique.</p>	<p><i>QUAN:</i></p> <p>CFA, SEM, AVE,</p>	<ul style="list-style-type: none"> <li>- Destination source credibility → DI</li> <li>- Destination source credibility → Destination attachment</li> <li>- DI → Destination attachment</li> <li>- Destination attachment → satisfaction</li> </ul> <p>DI mediates the relationship between Destination source credibility and destination attachment.</p> <p>Destination attachment mediates the relationship between destination</p>	<p>DI scale based on Prayag and Ryan (2011) consisting of 7 items.</p>	<p>Results show DI having a mediating effect on the relationship between Destination source credibility and destination attachment. Destination attachment mediated the relationship between DI and satisfaction.</p>

				<p>source credibility and destination satisfaction.</p> <p>Destination attachment mediates the relationship between DI and satisfaction.</p>		
24	<p>Chen, H.J., Chen, P.J. and Okumus, F., (2013) “The relationship between travel constraints and destination image: A case study of Brunei”</p> <p>Journal: <i>Tourism Management</i></p>	<p><i>Context:</i> Brunei (as an Islamic destination)</p> <p><i>Sample:</i> QUAL: 4 focus groups (Taiwanese travellers)</p> <p>QUAN: 328 survey questionnaires (English and Mandarin) from young Taiwanese travellers (university students). Criteria</p>	<p><i>Mixed Methods</i></p> <p>EFA, CFA, Cronbach alpha</p>	<p>- Travel constraints → DI</p>	<p>DI developed from literature (Beerli and Martin 2004; Henderson 2008; Nyaupane and Andereck 2008; Shani et al., 2010; Tasci and Gartner 2007; Tasci et.al, 2006).</p> <p>DI items refined in qualitative stage through focus groups.</p> <p>DI: 19 items and three dimensions (tourism infrastructure; hospitality atmosphere; unique cultural attraction)</p>	<p>Three dimensions of DI for Brunei were identified. Results show a significant relationship between travel constraints and DI in early stages of tourist decision making process.</p> <p>Limitation: Most survey participants have not travelled to Brunei. Use of university students as sample.</p>

		sampling technique				
25	<p>Sun, X., Chi, C.G.Q. and Xu, H., (2013), “Developing destination loyalty: The case of Hainan Island”</p> <p>Journal: <i>Annals of Tourism Research</i></p>	<p><i>Context:</i> Hainan Island, China</p> <p>QUAL: Interviews with scholars</p> <p>QUAN sample: 498 tourists.</p> <p>Data collected from every 10<sup>th</sup> tourist in departure terminals in Haikou and Sanya city in Hainan island.</p>	<p><i>Mixed Methods:</i></p> <p>SEM, EFA, ML, AVE, goodness of fit, t-test, CR</p>	<ul style="list-style-type: none"> <li>- Familiarity→ DI</li> <li>- DI→ Perceived value</li> <li>- DI→ Tourist satisfaction</li> <li>- Perceived value→ Satisfaction</li> <li>- Perceived value→ loyalty</li> <li>- Satisfaction→ loyalty</li> </ul>	<p>DI developed from literature: Echtner and Ritchie (1991); Bigne, et.al., (2001); and Prayag (2008). Destination specific items identified through interviews from tourism scholars.</p> <p>DI measured with 3 dimensions and 24 items (tourism environment and tourist activities; natural and cultural resources; and internationalization.</p>	<p>One item was removed after low factor loading (‘variety of tourist products available for purchase’).</p> <p>Familiarity showed a positive effect on DI and DI. DI influenced perceived value and satisfaction.</p>
26	<p>Song, Z., Su, X. and Li, L., (2013) “The indirect effects of destination image on destination loyalty intention through tourist satisfaction and perceived value: The bootstrap approach”</p>	<p><i>Context:</i> Hainan island (China)</p> <p><i>Sample:</i> 347 tourists during or 24 after tour</p>	<p>QUAN</p> <p>Bootstrapping, CR, factor loading, EFA, CFA, AVE</p>	<ul style="list-style-type: none"> <li>- DI→ satisfaction→ loyalty</li> <li>- DI→ perceived value→ Loyalty</li> <li>- DI→ perceived value, satisfaction→ loyalty</li> </ul>	<p>Cognitive DI based on several studies: including Beerli and Martin (2004), Baloglu and McCleary (1999), Chi and QU (2008), Echtner and Ritchie (2003), etc. In addition, 5 items</p>	<p>Suggest a multiple mediation model.</p> <p>There is support for total indirect effect of DI on loyalty through both perceived value and satisfaction.</p>

	Journal: <i>Journal of Travel and Tourism Marketing</i>			<ul style="list-style-type: none"> <li>- DI → perceived value → satisfaction</li> <li>- Perceived value → satisfaction → loyalty</li> </ul>	<p>developed for this context.</p> <p>Cognitive DI measured with 3 dimensions. DI attributes validated by 2 academic experts and 2 industry managers.</p> <p>Affective DI based on Russel, Ward and Pratt (1981), Ajzen (1991) and Beerli and Martin (2004).</p>	
27	<p>Assaker, G. and Hallak, R., (2013) “Moderating effects of tourists’ novelty-seeking tendencies on destination image, visitor satisfaction, and short-and long-term revisit intentions”</p> <p>Journal: <i>Journal of Travel Research</i></p>	<p><i>Context:</i></p> <p><i>Sample:</i> 450 French, English and German travellers. Data collected online.</p>	<p><i>QUAN:</i></p> <p>SEM, Cluster analysis, MLE, Goodness-of-fit, SRMR, Chi square, multi group invariance analysis</p>	<ul style="list-style-type: none"> <li>- Overall image → satisfaction</li> <li>- Overall image → intention to revisit in short term</li> <li>- Overall image → intention to revisit in long term</li> <li>- Satisfaction → intention to revisit in short term</li> <li>- Satisfaction → intention to revisit in long term</li> </ul>	<p>DI measured with single item ranked between highly favourable to highly unfavourable, based on Assaker et al., (2011), and Kozak and Rimmington (2000).</p>	<p>Results show no significant direct relationship between overall image and revisit intention. Rather the relationship is mediated by satisfaction.</p> <p>Novelty seeking moderates the relationship between Di, satisfaction, and short- and long-term revisit intentions.</p>

				- Novelty seeking moderates the relationships between these variables		
28	<p>Prayag, G. and Ryan, C., (2012), “Antecedents of tourists’ loyalty to Mauritius: The role and influence of destination image, place attachment, personal involvement, and satisfaction”.</p> <p>Journal: <i>Journal of Travel Research</i></p>	<p><i>Context:</i> Mauritius</p> <p>QUAL: 103 interviews</p> <p>QUAN: 705 tourists</p> <p>Data collected from hotels over 3 months</p>	<p><i>Mixed Methods:</i></p> <p>SEM, CFA, convergent validity, discriminant validity, goodness of fit, AVE</p>	<ul style="list-style-type: none"> <li>- Involvement → DI</li> <li>- Involvement → Place attachment</li> <li>- DI → Overall Satisfaction</li> <li>- DI → Place attachment</li> <li>- Involvement → Revisit Intention</li> <li>- Involvement → recommendation intention</li> <li>- Overall Satisfaction → Revisit intention</li> <li>- Overall Satisfaction → Recommendation intention</li> <li>- Place attachment → revisit intention</li> </ul>	<p>Short interview to identify destination specific attributes (Prayag and Ryan 2011). Free elicitation question ‘how do you feel about the place’ were used.</p> <p>DI scale developed with 10 attributes based</p>	<p>DI of Mauritius shows 7 items, instead of 10 after CFA. Only cognitive image was measured.</p> <p>There was a positive relationship between high involvement and destination experience (DI). Satisfaction mediates the relationship between DI and loyalty.</p>

				- Place attachment → recommendation intention		
29	<p>Frías, D.M., Rodríguez, M.A., Alberto Castañeda, J., Sabiote, C.M. and Buhalis, D., (2012), “The formation of a tourist destination's image via information sources: the moderating effect of culture”.</p> <p>Journal: <i>International Journal of Tourism Research</i></p>	<p>Context: Andalusia (Spain)</p> <p>Sample: 371 tourists. Data collected at Malaga airport (Spain). Questionnaire translated in multiple languages.</p>	<p>QUAN: Quasi experiment design ANOVA</p>	<p>- Information source → DI</p> <p>Moderator: Culture (uncertainty avoidance)</p>	<p>Measured pre-visit image using 2 item scale similar to previous literature: Bigne et al (2001); Lee et al. (2005); Lim et al (2004)</p>	<p>Pre-visit image formed by information sources (travel agencies and internet) is moderated by level of uncertainty-avoidance of national culture.</p>
30	<p>Kim, K., Hallab, Z. and Kim, J.N., (2012), “The moderating effect of travel experience in a destination on the relationship between the destination image and the intention to revisit”.</p> <p>Journal: <i>Journal of Hospitality and Marketing Management</i></p>	<p>Context: South Korea</p> <p>Sample: 770 participants (visitors and non-visitors). Data collected from American college students from US college students online.</p>	<p>QUAN</p> <p>Factor analysis, Hierarchical multiple regression analysis</p>	<p>- DI → Intention to revisit</p> <p>moderator: Travel experience</p>	<p>DI based on previous literature: Echtner and Ritchie (1991; 1993); Beerli and Martin (2004); Bonn and Joseph (2005); Echtner (2003) and amended for college</p> <p>DI measured with 28 attributes and 4 dimensions (Political environment; Cultural</p>	<p>Factor analysis reduced DI attributes to 22 items. Results show DI having a positively influences on revisit intention.</p> <p>Cultural experience showed a weak relationship with intention to revisit for</p>



					attractiveness; Developed social incentives; and Natural resources).	tourists who have visited South Korea.
31	<p>Ramkissoon, H. and Uysal, M.S., (2011) The effects of perceived authenticity, information search behaviour, motivation and destination imagery on cultural behavioural intentions of tourists.”</p> <p>Journal: <i>Current Issues in Tourism</i></p>	<p><i>Context:</i> Mauritius island</p> <p><i>Sample:</i> Survey questionnaire in English, French and German. Data collected from 600 tourists visiting 10 natural and cultural sites.</p>	<p>QUAN:</p> <p>SEM, EFA, CFA, GFI.</p>	<ul style="list-style-type: none"> <li>- Perceived authenticity → behavioural intentions to consume cultural attractions</li> <li>- Motivation → behavioural intentions to consume cultural attractions</li> <li>- Information search behaviour → behavioural intentions to consume cultural attractions</li> <li>- Destination imagery → behavioural intentions to consume cultural attractions</li> <li>- Relationship between DI, motivation and</li> </ul>	<p>Destination imagery scale developed from literature from Baloglu and Mangaloglu (2001) and Chi and Qu (2008) with 15 items and four factors.</p> <p>Validated by tourism researchers and reduced to 13 items.</p>	<p>The relationship between motivation and behavioural intentions to consume cultural attractions were not supported. All other relationships supported.</p>

				Information search on behavioural intentions to consume cultural attractions is moderated by perceived authenticity		
32	<p>Qu, H., Kim, L.H. and Im, H.H., (2011), "A model of destination branding: Integrating the concepts of the branding and destination image"</p> <p>Journal: <i>Tourism Management</i></p>	<p><i>Context:</i> Oklahoma</p> <p><i>Sample:</i></p> <p>QUAL: 2 Focus groups and expert panel for DI scale development.</p> <p>QUAN: Data collected from domestic tourists at 5 welcome centres in Oklahoma.</p> <p>Proportionate stratified sampling and</p>	<p>Mixed Methods.</p> <p>Cronbach alpha, Principal component analysis, CFA and SEM</p>	<p>- Cognitive image → Overall image</p> <p>- Unique image → overall image</p> <p>- Affective image → overall image</p> <p>- Overall image → Intention to revisit</p> <p>- Overall image → Intention to recommend</p>	<p>DI: cognitive, affective image, overall image and unique image.</p> <p>Cognitive DI scale developed following Echtner and Ritchie (1993). DI developed from literature and qualitative study. FCD, travel expert and promotional brochures used to develop list of attributes.</p> <p>Affective image based on Russel et al (1981). Unique image based on Plog (1999).</p>	<p>Cognitive image influenced overall image. Unique image has a greater effect than affective image on overall image. Affective image also influences DI but shows the weakest influence.</p> <p>Overall image mediates between 3 dimensions of DI and behavioural outcomes.</p> <p>DI has a direct relationship with intention to revisit and intention to recommend.</p>

		systematic random sampling technique.			<p>Cognitive image: 28 items and 5 dimensions (Quality experience; Tourist attractions; Environment and infrastructure; Entertainment/outdoor activities; and cultural traditions.</p> <p>Overall image measured based on modified scale of Stern and Krakover (1999)</p> <p>Affective image: 4 bipolar scales</p> <p>Unique image: 3 dimensions (Native American/Natural environment; Appealing destination; and Local attractions)</p>	
33	Wang, C.Y. and Hsu, M.K., (2010) “The relationships of destination image, satisfaction, and behavioural intentions: An integrated model”	<p><i>Context:</i> Zhang-Jia-Jie (China).</p> <p><i>Sample:</i> 550 tourists visiting</p>	<p>QUAN:</p> <p>EFA, CFA, SEM, AVE, CR, AVE</p>	<p>- Cognitive image → affective image</p> <p>- Cognitive image → overall DI</p> <p>- Affective image → overall DI</p>	<p>DI scale validated by interviews with 5 experts and pilot study.</p> <p>Cognitive DI had 28 items with 5 dimensions:</p>	There was insufficient support for overall image having a direct effect on behavioural intentions. All other

	Journal: <i>Journal of Travel &amp; Tourism Marketing</i>	Zhand-Jia-Ji using convenience sampling technique.  Used expert opinion,		<ul style="list-style-type: none"> <li>- Overall DI → satisfaction</li> <li>- Overall DI → behavioural intentions</li> <li>- Satisfaction mediates the relationship between overall DI and behavioural intentions</li> </ul>	<p>(Tourism resources; Amenities; Supporting factors; Travel environment; and Service quality).</p> <p>Cognitive DI scale based on several literature e.g., Alcaniz et al, (2008), Chi and QU (2008) and Cronin, Brady and Hult (2000).</p> <p>Affective DI scale based on Russell and Snodgrass (1987) and Walmsley and Jenkins (1993).</p> <p>Overall image based on Baloglu and McCleary (1999), and Beerli and Martin (2004).</p>	relationships were supported.
34	Prayag, G., (2009) “Tourists’ evaluations of destination image, satisfaction and future behavioural intentions- The case of Mauritius”.	<p><i>Context:</i> Mauritius</p> <p>QUAL: In-depth interview with tourists on why</p>	<p><i>Mixed Methods</i></p> <p>EFA, CFA, SEM,</p>	<ul style="list-style-type: none"> <li>- DI→ future behaviour</li> <li>- DI→ satisfaction</li> <li>- DI→ overall image</li> <li>- DI→ satisfaction</li> <li>- Overall image → satisfaction</li> </ul>	<p>DI scale based on in-depth interview with tourists and previous literature: Baloglu and McCleary (1999); Gallarza et al., (2004);</p>	<p>Out of 25, only 13 attributes sufficiently explained image of Mauritius.</p> <p>The relationship between overall</p>

	Journal: <i>Journal of Travel &amp; Tourism Marketing</i>	<p>they visit Mauritius</p> <p>QUAN: <i>Sample</i>: 705 international tourists. Data collected at hotels from five nationalities using quota sampling.</p>		<p>- Overall image → future behaviour</p> <p>- Satisfaction → future behaviour</p>	<p>Beerli and Martin (2004); and Garcia et al., (2004).</p> <p>Cognitive DI measured with 25 attributes.</p> <p>Overall image measured with single item similar to Baloglu and McCleary (1999) and Beerli and Martin (2004).</p>	<p>satisfaction and future behaviour was not established.</p> <p>There was support for the remaining hypotheses.</p>
35	<p>Lee, T.H., (2009), “A structural model to examine how destination image, attitude, and motivation affect the future behavior of tourists”</p> <p>Journal: <i>Leisure Sciences</i></p>	<p><i>Context</i>: Taiwan (Wet lands in Sihcao and Haomeiliao).</p> <p>Opinions from 8 tourists and a tourism manager used to modify questionnaire.</p> <p><i>Sample</i>: Data collected at tourist sites like Wanchiryo sandbar in Cigu, from 1,244 tourists using</p>	<p>QUAN</p> <p>Cronbach alpha, SEM, EFA</p>	<p>- Image → Satisfaction</p> <p>- Attitude → Satisfaction</p> <p>- Motivation → Satisfaction</p> <p>- Satisfaction → Future behaviour</p>	<p>DI based on literature: Court and Lupton (1997); Birgit (2001); and Lin et al., (2003).</p> <p>DI include natural scenery, socio-cultural aspects, and recreational activities giving 6 items.</p>	<p>Results show DI has a direct influence on satisfaction and indirect influence on future behaviour. Satisfaction mediates the relationship between DI and future behaviour.</p> <p>Limitation: Recreational activity has only one item in DI construct.</p>

		systematic sampling technique, over a period of four seasons.				
36	Alcañiz, E.B., García, I.S. and Blas, S.S., (2009) “The functional-psychological continuum in the cognitive image of a destination: A confirmatory analysis”  <i>Journal: Tourism Management</i>	<i>Context:</i> Peníscola resort on coast of Valencia (Spain).  <i>Sample:</i> 380 tourists using convenience sampling technique  Data collected in town and beach area	QUAN:  CFA, SEM, Cronbach alpha, Chi square, AVE, CR	- Functional, Mixed, and Psychological component → overall image - Functional, Mixed, and Psychological component → intention to return - Functional, Mixed, and Psychological component → intention to recommend - Overall image → intention to recommend and intention to return - Intention to return → intention to recommend	Cognitive image based on Echtner and Ritchie (1993). 2 focus group discussion with tourists and tourism industry professionals. Pilot tested on 45 tourists and 5 research experts. Cognitive image measured with functional, mixed and psychological components.  Cognitive DI measured with 24 items.  Overall image using single item ranked on favourability/unfavourable.	Functional-psychological continuum do not sufficiently explain the overall image.  Results show functional component and overall image influence revisit intention.  Psychological component influences intention to recommend.
37	San Martín, H. and Del Bosque, I.A.R., (2008) “Exploring the cognitive–	<i>Context:</i> Cantabria, Spain	<i>Mixed Methods.</i>	- Motivation → DI	DI developed from qualitative study and literature review:	Results show DI as a multi-dimensional construct integrating

	<p>affective nature of destination image and the role of psychological factors in its formation”</p> <p>Journal: <i>Tourism Management</i></p>	<p>QUAL: 4 interviews with experts; 2 focus groups with travel agents and travellers.</p> <p>QUAN: 807 tourists using convenience and quota sampling. Data was collected at tourist sites.</p>	<p>Cronbach alpha, EFA, ANOVA, second order factor analysis (for DI).</p>	<p>- Cultural values → DI</p>	<p>Cognitive image (Echtner and Ritchie 1991; Gallarza et al., 2002; Jenkins 1999) and affective image (Baloglu and Brinberg 1997; and Kim and Richardson 2003).</p> <p>Cognitive DI consisted of 18 attributes. DI (cognitive-affective) measured with and 5 dimensions: Infrastructures and socioeconomic environment; Atmosphere; Natural environment; affective image; cultural environment.</p>	<p>cognitive and affective dimensions.</p> <p>Psychological factors (motivation and cultural values) influence perceived image of destination prior to visitation.</p>
38	<p>del Bosque, I.R. and San Martín, H., (2008) “Tourist satisfaction a cognitive-affective model”</p> <p>Journal: <i>Annals of Tourism Research</i></p>	<p>Context: Cantabria (Spain)</p> <p>QUAL: 4 in-depth interviews with experts, 2 focus group</p>	<p>Mixed Methods</p> <p>CFA, EFA,</p>	<p>- Tourist expectation → satisfaction</p> <p>- Disconfirmation of tourist expectation → satisfaction</p> <p>- Tourist expectation →</p>	<p>Qualitative study included in-depth interviews and focus groups to identify salient attributes of DI.</p> <p>Cognitive DI consisted of 18 attributes based on</p>	<p>5 items were removed after analysis for DI. 5 factors were identified to represent DI of Spain: Infrastructure and socioeconomic environment; atmosphere; natural</p>

		<p>discussions with travel agents and tourists.</p> <p>QUAN: <i>Sample</i>: 807 tourists, data collected during their stay.</p>		<p>disconfirmation of expectation</p> <ul style="list-style-type: none"> <li>- Disconfirmation of tourist expectation → emotions</li> <li>- Tourist experience → satisfaction</li> <li>- Satisfaction → loyalty</li> </ul>	<p>previous literature Echtner and Ritchie (1991) and Gallarza et al (2002). Affective image measured with 4 items, developed from previous literature Baloglu &amp; Bringeberg (1997) and Kim &amp; Richardson (2003).</p>	<p>environment; affective image; cultural environment.</p> <p>Disconfirmation did not significantly influence satisfaction. The relationship between expectation and expectation disconfirmation was not supported. However, the both relationships between emotions and loyalty towards satisfaction were supported.</p> <p>The relationship between DI and satisfaction was not supported. .</p>
39	Loureiro, S.M.C. and González, F.J.M., (2008) “The importance of quality, satisfaction, trust, and image in relation to rural tourist loyalty”	<p><i>Context</i>: Extremadura (Spain) and Alentejo (Portugal)</p>	<p>QUAN:</p> <p>Partial Least Square-SEM, ANOVA, factor loading, AVE, Cronbach alpha,</p>	<ul style="list-style-type: none"> <li>- Perceived service quality → satisfaction</li> <li>- Perceived service quality → loyalty</li> <li>- Satisfaction → loyalty</li> </ul>	<p>DI measured with 2 items.</p>	<p>Results show DI has a direct influence on loyalty, and indirect effect on perceived quality, satisfaction and trust. However, the relationship between</p>



	Journal: <i>Journal of Travel &amp; Tourism Marketing</i>	<p>Sample: 669 tourists staying in rural lodgings.</p> <p>Data collected face-to-face and online.</p>		<ul style="list-style-type: none"> <li>- Satisfaction → trust</li> <li>- DI → loyalty</li> <li>- DI → perceived quality</li> <li>- DI → satisfaction</li> <li>- DI → trust</li> <li>- Trust → loyalty</li> </ul>		image and loyalty were not significant for Alenejo.
40	<p>Chi, C.G.Q. and Qu, H., (2008) "Examining the structural relationships of destination image, tourist satisfaction and destination loyalty: An integrated approach"</p> <p>Journal: <i>Tourism Management</i></p>	<p>Context: Akansas-Eureka Springs</p> <p>Sample: 345 tourists using systematic random sampling.</p> <p>Data collected from visitors at Eureka Springs welcome centre, tourist accommodations, souvenir shops and art galleries.</p>	<p>QUAN:</p> <p>SEM, EFA, CFA, CR, AVE</p>	<ul style="list-style-type: none"> <li>- DI → overall satisfaction</li> <li>- Attribute satisfaction → Overall satisfaction</li> <li>- DI → attribute satisfaction</li> <li>- Overall satisfaction → loyalty</li> <li>Mediators:</li> <li>- Attribute satisfaction mediated between DI and overall satisfaction;</li> </ul>	<p>DI developed from previous literature, focus group sessions, personal interviews and managerial judgement.</p> <p>DI measured with 53 items and 9 factors: Travel environment; natural attractions; entertainment and events; historic attractions; infrastructure; accessibility; relaxation; outdoor activities; and price value.</p>	Results support DI influencing attribute satisfaction. Study also supports DI and attribute satisfaction as direct antecedents of overall satisfaction. Overall satisfaction and attribute satisfaction both showed a direct influence on loyalty.

				<ul style="list-style-type: none"> <li>- Overall satisfaction mediated between DI and Loyalty</li> <li>- Overall satisfaction mediated between attribute satisfaction and loyalty</li> </ul>		
41	<p>Chen, C.F. and Tsai, D., (2007) “How destination image and evaluative factors affect behavioral intentions”</p> <p>Journal: <i>Tourism Management</i></p>	<p><i>Context:</i> Kengtin (Taiwan)</p> <p><i>Sample:</i> 393 visitors using convenience sampling</p>	<p>QUAN</p> <p>EFA, SEM, CFA,</p>	<ul style="list-style-type: none"> <li>- DI → perceived quality</li> <li>- DI → overall satisfaction</li> <li>- DI → perceived value</li> <li>- DI → behavioural intention</li> <li>- Trip quality → overall satisfaction</li> <li>- Trip quality → behavioural intention</li> <li>- Trip quality → perceived value</li> <li>- Perceived value → overall satisfaction</li> </ul>	<p>DI scale developed from previous literature: Baloglu and McCleary (1999); Beerli and Martin (2004); Echtner and Ritchie (1993); Walmsley and Young (1998).</p> <p>Content validity assessed through pilot study from 25 students. DI measured with 20 items, reduced to 14 items and 4 factors: Destination brand; entertainment; nature and culture; and sun &amp; sand.</p>	<p>Results support DI having a positive effect on trip quality and behavioural intentions, but not perceived value and satisfaction.</p> <p>Trip quality has a positive and significant effect on perceived value but not on satisfaction and behavioural intentions. Perceived value influenced satisfaction but not on behavioural intentions. Satisfaction has a positive effect on behavioural intentions.</p>

				<ul style="list-style-type: none"> <li>- Perceived value → behavioural intention</li> <li>- Overall satisfaction → behavioural intention</li> </ul>		
42	<p>Lin, C.H., Morais, D.B., Kerstetter, D.L. and Hou, J.S., (2007), "Examining the role of cognitive and affective image in predicting choice across natural, developed, and theme-park destinations".</p> <p>Journal: <i>Journal of Travel Research</i></p>	<p>Context: Taiwan (domestic tourism)</p> <p>Sample: 857 residents in Taichung (Taiwan). Data were collected from public places such as shopping area, local government office and public park. Convenience sampling technique used.</p>	<p><i>QUAN</i></p> <p>EFA, CFA, Cronbach alpha.</p>	<ul style="list-style-type: none"> <li>- Cognitive image → overall DI</li> <li>- Affective image → overall DI</li> <li>- Cognitive image → affective image</li> <li>- Overall DI → destination preference. And this relationship is stable in three types of destinations.</li> </ul>	<p>Cognitive image developed with 19 items based on previous literature (Hou and Lin 1996; Hu and Ritchie 1993; Yang and Wu 1997). DI scale was then modified based on inputs from 3 tourism researchers and 20 tourism planners. Cognitive image had 3 factors: Natural characteristics; Amenities; and Infrastructure</p> <p>Affective image was developed using Baloglu and Brinberg (1997), Baloglu and McCleary (1999) and Walmsley</p>	<p>Captures perspectives of Northeast Asia tourists.</p> <p>Qualitative analyses reduced 19 items of cognitive image to 18. Attributes were further removed after factor analysis. The final cognitive DI consisted of 3 dimensions: Natural characteristics; Amenities; and Infrastructure.</p> <p>Results support that cognitive image, affective image and</p>

					<p>and Jenkins (1993). Overall image was based on Beerli and Martin (2004) and Baloglu and McCleary (1999).</p> <p>Affective image: 4 items</p> <p>Overall image measured using a single question to indicate overall feelings of destination.</p>	<p>overall image as antecedents of destination preference. Cognitive image influences affective image, which in turn influence overall image.</p>
43	<p>Castro, C.B., Armario, E.M. and Ruiz, D.M., (2007) “The influence of market heterogeneity on the relationship between a destination's image and tourists’ future behaviour”</p> <p>Journal: <i>Tourism Management</i></p>	<p><i>Context:</i> Spain</p> <p><i>Sample:</i> 1526 tourists who visited a large city south of Spain, using random sampling technique.</p>	<p><i>QUAN:</i></p> <p>Latent cluster analysis, expectation-maximisation, EFA, Cronbach alpha, confirmatory factor analysis,</p>	<ul style="list-style-type: none"> <li>- DI → Service quality, moderated by tourist’s need for variety</li> <li>- DI → Satisfaction, moderated by tourist’s need for variety</li> <li>- Service quality → satisfaction, moderated by tourist’s need for variety</li> <li>- Service quality → future behaviour, moderated by</li> </ul>	<p>Cognitive DI measured with 18 items based on Hanyu (1993), Walmsley and Jenkins (1993) and Beerli (2002).</p>	<p>Results support indirect relationship between DI and future behaviour moderated by service quality and tourist satisfaction.</p> <p>There are differences between levels (low, medium and high) of need for variety on these relationships.</p>

				<p>tourist's need for variety</p> <ul style="list-style-type: none"> <li>- Satisfaction → future behaviour, moderated by tourist's need for variety</li> <li>- DI → future behaviour, moderated by tourist's need for variety</li> </ul>		
44	<p>Lee, C.K., Lee, Y.K. and Lee, B., (2005) "Korea's destination image formed by the 2002 World Cup"</p> <p>Journal: <i>Annals of Tourism Research</i></p>	<p><i>Context:</i> Korea</p> <p><i>Sample:</i> Data collected from 412 foreign tourists at World Cup stadiums popular areas.</p> <p>Questionnaire translated into Japanese, Chinese and Spanish.</p>	<p>QUAN:</p> <p>SEM, CFA, AVE, t-value</p>	<ul style="list-style-type: none"> <li>- DI → perceived service quality</li> <li>- DI → positive affect</li> <li>- Perceived service quality → positive affect</li> <li>- Perceived service quality → satisfaction</li> <li>- Perceived service quality → revisit intention</li> <li>- Perceived service quality →</li> </ul>	<p>Cognitive DI scale was based on previous literature: Baloglu and McCleary (1999); Chaudary (2000); Leisen (2001); Walmsley and Jenkins (1992).</p> <p>Cognitive image measured with 19 items and 4 dimensions: Attractions; comfort; value for money; and exotic atmosphere.</p>	<p>Results show a difference between dimensions of DI and its effect on experiences and behavioural outcomes.</p>

				<p>recommendation to others</p> <ul style="list-style-type: none"> <li>- Positive affect → satisfaction</li> <li>- Positive affect → revisit intention</li> <li>- Positive affect → recommendation to others</li> <li>- Satisfaction → revisit intention</li> <li>- Satisfaction → recommendation to others</li> </ul>	Content validity assessed with experts, guides and foreign tourists.	
45	<p>Beerli, A. and Martin, J.D., (2004) “Factors influencing destination image”</p> <p>Journal: <i>Annals of Tourism Research</i></p>	<p><i>Context:</i> Lanzarote</p> <p><i>Sample:</i> 616 tourists visiting Lanzarote. Data collected at Lanzarote airport.</p>	<p>QUAN:</p> <p>EFA, Cronbach alpha, ANOVA,</p>	<ul style="list-style-type: none"> <li>- Information sources → Perceived image</li> <li>- Personal factors → Perceived image</li> <li>- Cognitive image → Overall image</li> <li>- Cognitive image → Affective image</li> <li>- Affective image → overall image</li> </ul> <p>Personal factors include: motivations,</p>	<p>Cognitive image was based on previous literature (Baloglu and McCleary 1999; Calantone et al., 1989; Chon, Weaver and Kim 1991) and measured with 24 items and 5 factors (Natural and cultural resources; general, tourist and leisure infrastructures; atmosphere; social</p>	<p>Some types of information sources significantly influence formation of cognitive image.</p> <p>Repeat visits lead to formation of negative image.</p> <p>Motivation positively influences affective image.</p>

				<p>vacation experience and socio-demographic characteristics</p> <p>Information sources include secondary and primary source (previous experience and intensity of visit).</p>	<p>setting and environment; and sun and sand).</p> <p>Content validity was assessed with tourism experts (academic and professional).</p> <p>Affective image was measured with 2 attributes based on previous literature: Hanyu (1993); Russel and Snodgrass (1987); and Walmsley and Jenkins (1993). Overall image was measured with a single item.</p>	<p>There is partial support for involvement (number of places visited) for first time visitors influencing cognitive image.</p>
46	<p>Sönmez, S. and Sirakaya, E., (2002) “A distorted destination image? The case of Turkey”</p> <p>Journal: Journal of Travel Research</p>	<p><i>Context:</i> Turkey</p> <p><i>Sample:</i> 552 participants experienced or interested in travel Data collected through mail survey.</p>	<p>QUAN:</p> <p>Cronbach alpha, factor analysis, OLS.</p>	<p>- Information source, familiarity and past experience → DI</p>	<p>Affective image developed based on Echtner and Ritchie (1991, 1993). Affective image was measured with 56 items. After analysis, reduced to 19 items and 6 factors: Local attractions and hospitality; socioeconomic and cultural distance; lack of</p>	<p>Past travel experience was not supported for influencing DI. Cognitive image was more influential in travellers’ intention to visit than affective image. Results support cognitive image precedes affective image. Information obtained from personal</p>

					<p>natural attractions and tourist services; comfort/safety and tourist facilitation; outdoor recreation opportunities; perceived value of vacation.</p> <p>Cognitive image developed with 26 items following Dichter (1985). After analysis reduced to 14 items and four factors: safe and hospitable environment; general mood and vacation atmosphere; relaxing effect; and authenticity experience.</p>	and social communication was most useful.
47	<p>Baloglu, S. and McCleary, K.W., (1999) "A model of destination image formation"</p> <p>Journal: <i>Annals of Tourism Research</i></p>	<p><i>Context:</i> Turkey, Greece, Italy and Egypt</p> <p><i>Sample:</i> 448 potential tourists interested in Turkey (non visitors), drawn from a list in</p>	<p>QUAN:</p> <p>Exploratory factor analysis, Cronbach alpha.</p>	<ul style="list-style-type: none"> <li>- Perceptual/cognitive image → Affective image</li> <li>- Perceptual/cognitive image → Overall image</li> <li>- Affective image → overall image</li> </ul>	<p>DI attributes based on literature review and content analysis.</p> <p>Opinions of 3 travel agents used.</p> <p>Perceptual/cognitive image measured using 14 items and 3 dimensions</p>	<p>Results show perceptual/cognitive image influence affective image and moderately influence overall image.</p> <p>Affective image influenced overall image.</p>



		<p>Turkish National Tourism Office in New York. Systematic random sampling technique</p>		<ul style="list-style-type: none"> <li>- Variety of information source → perceptual/cognitive image</li> <li>- Type of information source → perceptual/cognitive image</li> <li>- Sociopsychological motivation → affective image</li> <li>- Age → perceptual/cognitive and affective image</li> <li>- Level of education → perceptual/cognitive and affective image</li> </ul>	<p>(Quality experience; Attractions; and Value/environment). Affective image using 4 bipolar scales. Overall image of each country based on one item.</p>	<p>Types of information sources influencing perceptual/cognitive image showed mixed results. Motivation moderately influenced affective image.</p> <p>No significant relationships were established between sociodemographic factors and perceptual/cognitive and affective image.</p> <p>Sample was restricted to tourists who expressed interest to visit Turkey only, were used to examine image perceptions of three other countries.</p>
--	--	--	--	---	---	---

## Appendix 2- SLR on religiosity articles

	Reference	Methods	Measurement item	Scale reference	Comments
1	McDaniel and Burnett (1990)	<p><u>Quantitative</u></p> <p><i>Context:</i> USA</p> <p><i>Sample:</i> 550 American consumers</p> <p><i>Survey instrument:</i> Mail survey</p> <p><i>Faith group(s):</i> Catholic, Protestant, Jewish, no affiliation</p>	<p>Religious affiliation: Open-ended question (Catholic, Protestant, Jewish)</p> <p>Religious commitment: <i>cognitive and behavioural</i></p>	<p>Religious commitment: Brinkerhoff (1978)</p>	<p>Religious commitment, not religious affiliation influenced consumer evaluation of retail store criteria. Cognitive religiosity dimension asked participants to self-evaluate degree of devoutness.</p> <p><i>Reliability and validity-</i> No indication of validity assessment.</p>
2	Tansuhaj et al. (1991)	<p><u>Quantitative</u></p> <p><i>Context:</i> India, Thailand, Senegal, USA, and South Korea</p> <p><i>Sample:</i> 1622 University students</p> <p><i>Survey instrument:</i> Questionnaire</p>	<p>Religious commitment (affective component only measured)</p>	<p>Based on Putney and Middleton (1961)</p>	<p>Little support for a relationship between religious commitment and willingness to try new products or risk associated with new products. However, the study did not distinguish between nationality and religious affiliation by assuming dominant religious affiliation in each of the countries examined, was a limitation.</p> <p><i>Reliability and validity-</i> Cronbach alpha shows reliability in different countries (Cronbach alpha above 0.74).</p>

		<i>Faith group(s):</i> Hinduism, Buddhism, Islam, Christianity. Confucianism.			
3	McDaniel and Burnett (1991)	<u>Quantitative</u> <i>Context:</i> USA <i>Sample:</i> 550 participants from a mail list <i>Survey instrument:</i> Questionnaire <i>Faith group(s):</i> Catholic, Protestant, Jewish and no affiliation	Religious affiliation and Christian evangelicals: 6 questions		Christian evangelicals showed low newspaper readership compared to other affiliations. Evangelicals tend to read more articles that are religious, watch religious TV programs and read religious magazines, and showed less likeliness to prefer rock music.  <i>Reliability and validity-</i> No indication of validity assessment.
4	Delener (1994)	<u>Quantitative</u> <i>Context:</i> USA <i>Sample:</i> 207 Upscale households in USA <i>Survey instrument:</i> Questionnaire <i>Sampling technique:</i> Systematic sampling <i>Faith group(s):</i> Catholic and Jewish	Religious affiliation (List of 6 categories) and Strength of religious affiliation. Religious orientation: Intrinsic and extrinsic dimensions on a 20 items scale	For religious orientation: Allport and Ross (1967)	Religious orientation and strength of religious affiliation influenced marital roles in automobile purchase decisions.  <i>Reliability and validity-</i> Cronbach alpha showed 0.84 for religiousness showing reliability.
5	Gentry et al. (1995)	<u>Quantitative</u>	Religion measured as cultural identity	Berry (1990)	

		<p><i>Context:</i> Thailand</p> <p><i>Sample:</i> 283 Muslim Thais, Chinese Thais and Thai families</p> <p><i>Survey instrument:</i> Questionnaire</p> <p><i>Faith group(s):</i> Muslim Thais and Chinese Thais</p>	(acculturation) (5 items).		<p>Chinese Thais show preference for more ownership of consumer durables compared to Muslim Thais, however this could also be due to difference income levels. Cultural identity was not related to ownership of consumer durables for the three different subcultures.</p> <p><i>Reliability and validity</i>-Cronbach alpha showed 0.73 for Chinese Thais and 0.65 for Muslim Thais.</p>
6	Sood and Nasu (1995)	<p><u>Quantitative</u></p> <p><i>Context:</i> Washington, DC (USA) and Tokyo (Japan)</p> <p><i>Sample:</i> 225 workers</p> <p><i>Survey instrument:</i> Survey questionnaire</p> <p><i>Sampling technique:</i> Convenience sample</p> <p><i>Faith group(s):</i> American Protestants and Japanese</p>	Religiosity (9 items): Personal religious activity (Religious practice); religious values; self-evaluation of religiosity; and religious belief.	Wilkes et al. (1986)	<p>No significant difference between casually religious and devout, Japanese participants, while there was a difference for American Protestants in consumer shopping behaviour.</p> <p><i>Reliability and validity</i>-Cronbach alpha showed 0.79 to 0.82 (American Protestants) and 0.59 to 0.65 (Japanese participants).</p>
7	Al-Makaty et al. (1996)	<p><u>Quantitative</u></p> <p><i>Context:</i> Saudi Arabia</p> <p><i>Sample:</i> 44 male residents</p>	Religious affiliation (Muslims) based on context of study (Saudi Arabia).	-	<p>Attitude towards television advertising in Saudi Arabia did not differ from what might be expected in a Western context. However, the level of tolerance towards television advertising as a cultural threat differed between different types of Saudis.</p>

		<p><i>Survey instrument:</i> Questionnaire</p> <p><i>Sampling technique:</i> Convenience sample</p> <p><i>Faith group(s):</i> Muslims</p>			
8	La Barbera and Gürhan (1997)	<p><u>Quantitative</u></p> <p><i>Context:</i> New York (USA)</p> <p><i>Sample:</i> 150 Church attendees and 128 shoppers at mall</p> <p><i>Survey instrument:</i></p> <p><i>Sampling technique:</i> Convenience sample</p> <p><i>Faith group(s):</i> Born again Christians</p>	<p>Religious affiliation (born again Christians): measured by response to 5 statements</p> <p>Religiosity measured as: cognitive and behavioural measure</p>	<p>Religiosity: Religious belief from McDaniel and Burnett (1990); Religious practice from Gurin et al (1960)</p>	<p>Religiosity measured with single item for religious belief and single item for religious practice. Hence, reliability could not be tested.</p> <p>Results show a positive relationship between religiosity and subjective well-being. High and low religiosity also influences materialistic values.</p> <p><i>Reliability and validity.</i> Not possible to test</p>
9	Dotson and Hyatt (2000)	<p><u>Quantitative</u></p> <p><i>Context:</i> Unknown</p> <p><i>Sample:</i> 368 graduate students</p> <p><i>Survey instrument:</i> Survey questionnaire</p> <p><i>Sampling technique:</i> Convenience sample</p>	<p>Religious belief as religious dogmatism</p>	<p>Religious dogmatism: 21 items based on Fagan and Breed (1970)</p>	<p>The presence of cultural symbols such as the Christian cross may offend consumers belonging to the faith group. The results show this effect is more prevalent for low involvement consumers with high religious dogmatism (belief).</p> <p><i>Reliability and validity:</i> Previously validated scale used. Cronbach alpha 0.88.</p>

		<i>Faith group(s):</i> Christian			
10	Vitell and Paolillo (2003)	<u>Quantitative</u> <i>Context:</i> United States (nationwide) <i>Sample:</i> 353 consumers <i>Survey instrument:</i> Mail questionnaire <i>Sampling technique:</i> Mailing list, random sampling <i>Faith group(s):</i> no particular faith mentioned	Religiosity	Religiosity measured with three items based on Wilkes et al (1986)	<p>There was no support for a positive and direct relationship between religiosity and consumer ethical beliefs. However, results show an indirect relationship between religiosity and consumer ethical beliefs, through idealism and relativism dimensions of ethical belief.</p> <p><i>Reliability and validity:</i> Reliability at Cronbach alpha 0.0.732.</p>
11	Grünhagen et al. (2003)	<u>Quantitative</u> <i>Context:</i> Germany <i>Sample:</i> 77 (in 1996) and 100 (in 1999) students at public university <i>Survey instrument:</i> Questionnaire <i>Sampling technique:</i> administered in class setting <i>Faith group(s):</i> Catholic and Lutheran	Religious affiliation: Catholic and Lutheran  Religious practice: Church attendance	-	<p>The findings did not support religious affiliation explaining the change in attitude towards Saturday shopping for German consumers.</p> <p><i>Reliability and validity:</i> not possible to test</p>

12	Fam et al. (2004)	<p><u>Quantitative</u></p> <p><i>Context:</i> Malaysia, Turkey, Taiwan, China, Britain and New Zealand.</p> <p><i>Sample:</i> 1393 university students</p> <p><i>Survey instrument:</i> Questionnaire given in classroom</p> <p><i>Sampling technique:</i> convenience sample</p> <p><i>Faith group(s):</i> Christian, Buddhism, Islam, non-religious</p>	<p>Religious affiliation</p> <p>Religiosity: Intensity of religious belief</p>	<p>Intensity of religious belief : devoutness measured on a single item scale.</p>	<p>Results show religious affiliation influences attitude towards advertising controversial products for all four religions. There were differences between the type of product most offensive within each faith group. Example Muslims found gender/sex related products, societal related products and health and care products most offensive.</p> <p>Devout respondents found advertising for gender/sex products, healthcare products, and addictive products more offensive than less devout.</p> <p><i>Reliability and validity:</i> not possible to test</p>
13	Vitell et al. (2005)	<p><u>Quantitative</u></p> <p><i>Context:</i> unknown</p> <p><i>Sample:</i> 114 undergraduate students</p> <p><i>Survey instrument:</i> Questionnaire</p> <p><i>Sampling technique:</i> data collected in class</p> <p><i>Faith group(s):</i> generalised</p>	<p>Religiosity: Intrinsic and extrinsic</p>	<p>Intrinsic and Extrinsic Religiosity</p> <p>.Intrinsic (8 items) ; extrinsic (8 items). 5 point Likert scale based on Allport and Ross (1967)</p>	<p>Intrinsic religiousness showed significance in explaining consumer's ethical belief while there was no support for extrinsic religiousness.</p> <p><i>Reliability and validity:</i> Reliability: intrinsic 0.796 and extrinsic 0.685</p>

14	Lam and Hung (2005)	<u>Quantitative</u> <i>Context:</i> Hong Kong <i>Sample:</i> Parents of school children <i>Survey instrument:</i> 413 <i>Sampling technique:</i> <i>Faith group(s):</i> Christians (Catholics and Protestants), and Chinese religion (Buddhism, Taoism and other)	Religious affiliation	-	<p>Results support increase in income increases the likelihood of being ethical for both religious groups (Christians and Chinese religion), but not for non-religious group.</p> <p><i>Reliability and validity:</i> n/a</p>
15	Cornwell et al. (2005)	<u>Quantitative</u> <i>Context:</i> Austria, Britain, Brunei, Hong Kong, USA <i>Sample:</i> 702 consumers <i>Survey instrument:</i> Survey questionnaire <i>Sampling technique:</i> convenience sample <i>Faith group(s):</i> Christian, Islam and Buddhism	Religious affiliation	-	<p>Study results suggest followers of Christianity and Islam use idealism and relativism in their ethical judgement in four out of five countries (except Austria). Hence, there seems to be a relationship between ethics and religious affiliation, given the study conducted across a number of countries and religious faith groups.</p> <p><i>Reliability and validity:</i> n/a</p>
16	Vitell et al. (2006)	<u>Quantitative</u>	Religiosity (intrinsic)	Intrinsic religiosity: 8 items based on	Intrinsic religiosity explained three out of four dimensions of consumer ethical belief (except no harm/ no foul). That is religiously oriented



		<p><i>Context:</i> United States (nationwide)</p> <p><i>Sample:</i> 127 adult consumers</p> <p><i>Survey instrument:</i> Questionnaire</p> <p><i>Sampling technique:</i> none (mail survey)</p> <p><i>Faith group(s):</i> General</p>		<p>Allport and Ross (1967)</p>	<p>individuals are more likely to view questionable consumer behavior as unethical.</p> <p><i>Reliability and validity:</i> Cronbach alpha 0.831</p>
17	Vitell et al. (2007)	<p><u>Quantitative</u></p> <p><i>Context:</i> United States (nationwide)</p> <p><i>Sample:</i> 127 adult consumers</p> <p><i>Survey instrument:</i> Questionnaire</p> <p><i>Sampling technique:</i> none (mail survey)</p> <p><i>Faith group(s):</i> General</p>	Religiosity: intrinsic and extrinsic	Religiosity: intrinsic (8 items) and extrinsic (based on (6 items) Allport and Ross (1967)	<p>Intrinsic religiosity explained three out of five dimensions of consumer ethical belief. Extrinsic religiosity explained only one out of five dimensions of consumer ethical belief. Hence, results support intrinsic religiosity is a better predictor of consumer ethical belief while extrinsic religiosity do not explain.</p> <p><i>Reliability and validity:</i> Cronbach alpha 0.831 (intrinsic religiosity) and 0.750 (extrinsic religiosity)</p>
18	Fam (2008)	<p><u>Qualitative</u></p> <p><i>Context:</i> Hong Kong, Shanghai (China), Jakarta (Indonesia), Bangkok</p>	Religious affiliation	Religious affiliation assumed from context of study. i.e. Hinduism in India; Islam in	Results support five religions influencing the preference of 'entertainment' as the most likeable attribute of TV commercials.

		<p>(Thailand) and Mumbai (India)</p> <p><i>Sample:</i> 1000</p> <p><i>Data collection technique:</i> Telephone interview</p> <p><i>Sampling technique:</i> Quota sampling</p> <p><i>Faith group(s):</i> Hinduism, Muslim, Atheist, Buddhism, Taoism, Christianity, Atheism.</p>		<p>Indonesia; Atheism in China; Buddhism in Thailand; Taoism, Buddhism and Christianity in Hong Kong.</p>	<p><i>Reliability and validity:</i> n/a</p>
19	Youn and Kim (2008)	<p><u>Quantitative</u></p> <p><i>Context:</i> USA</p> <p><i>Sample:</i> 3021 participants from a mail panel</p> <p><i>Survey instrument:</i> Survey questionnaire</p> <p><i>Sampling technique:</i> Quota sampling</p> <p><i>Faith group(s):</i> General</p>	Religiosity	<p>Religious belief: 3 items (measured on a 1 to 6 scale)</p>	<p>Findings suggest religious consumers show support for cause-related marketing practices. Religious individuals tend to support charitable contribution through consumer purchase.</p> <p><i>Reliability and validity:</i> Cronbach alpha = 0.82</p>
20	Parboteeah et al. (2008)	<p><u>Quantitative</u></p> <p><i>Context:</i> International (44 countries)</p>	Religiosity: Cognitive and Affective, and behavioural	<p>Religiosity: 3 dimensions. Cognitive (2 dimensions: belief in religion and</p>	<p>Results support religiosity (3 out of four dimensions, except belief in religion) negatively influences individual's willingness to justify unethical behaviour. Hence, religion has an</p>

		<p><i>Sample:</i> 63,087 participants</p> <p><i>Survey instrument:</i> Survey questionnaire, data collected by face to face interviews</p> <p><i>Sampling technique:</i> random and quota sampling</p> <p><i>Faith group(s):</i> General</p>		<p>belief in church authorities); Affective (2 items) and Behavioural (2 items) based on Cornwall et al (1986)</p>	<p>important influence on setting ethical values in society.</p> <p><i>Reliability and validity:</i> Cronbach alpha was 0.85, 0.84 and 0.77 for cognitive, affective and behavioural dimensions of religiosity, respectively.</p>
21	Speck and Roy (2008)	<p><u>Quantitative</u></p> <p><i>Context:</i> 13 countries. Argentina, Chile, China, Croatia, India, Lebanon, Mexico, New Zealand, Poland, Romania, Turkey, UAE, and United States</p> <p><i>Sample:</i> 1211 College business students</p> <p><i>Survey instrument:</i> Survey questionnaire</p> <p><i>Sampling technique:</i> Purposive sample to recruit data collectors (professors)</p> <p><i>Faith group(s):</i> General</p>	Religiosity	<p>Religiosity measured with 3 items including: importance of religious faith; frequency of attending religious service; and attachment to place of worship.</p>	<p>A negative relationship between materialism and religiosity was only supported for LA (Latin America) and ME (Middle East). Religiosity and satisfaction was also supported only in LA.</p> <p><i>Reliability and validity:</i> One of three items dropped for poor factor loading. Other items loaded as 0.67 and 0.87.</p>
22	Vitell et al. (2009)	<p><u>Quantitative</u></p> <p><i>Context:</i> -</p>	Religiosity: Intrinsic and extrinsic religiosity	<p>Intrinsic (8 items) and extrinsic religiosity (6</p>	<p>Results show both dimensions of religiosity are separate and distinct.</p>

		<p><i>Sample:</i> 110 undergraduate business students</p> <p><i>Survey instrument:</i> Web-based (online) survey questionnaire</p> <p><i>Sampling technique:</i></p> <p><i>Faith group(s):</i> Baptist, Catholic, Presbyterian, Jewish, Episcopalian, Methodist, no denomination, Other (Christian)</p>		<p>items) based on Allport and Ross (1967; 1950)</p>	<p>Results support a direct and positive relationship between increased intrinsic religiosity and dimensions of moral identification. Extrinsic religiosity showed a direct negative influence on internalization dimension of moral identity and no support for symbolization dimension, but this latter relationship was mediated by self-control.</p> <p><i>Reliability and validity:</i> Cronbach alpha was 0.82 (Intrinsic) and 0.62 (extrinsic)</p>
23	Sandıkcı and Ekici (2009)	<p><u>Mixed Method</u></p> <p><i>Context:</i> Ankara (Turkey)</p> <p><i>Sample:</i> semi-structured interviews with 48 informants, open-ended questions for 76 participants,</p> <p><i>Survey instrument:</i> Semi-structured and structured interviews</p> <p><i>Sampling technique:</i> -</p> <p><i>Faith group(s):</i> Muslim</p>	Religious affiliation	-	<p>Religious fundamentalism was one of three reasons for brand rejection in the case of Coca Cola or Cola Turk.</p>

24	Lu and Lu (2010)	<p><u>Quantitative</u></p> <p><i>Context:</i> Java (Indonesia)</p> <p><i>Sample:</i> 230 factory workers and self-employed</p> <p><i>Survey instrument:</i> Questionnaire</p> <p><i>Sampling technique:</i> Convenience sample</p> <p><i>Faith group(s):</i> Muslim (91.3%), Christian, Catholic, Buddhist, Taoist</p>	Religious affiliation	-	<p>The study results support that there is no difference between Islam and other faith groups in consumer ethical-decision making. However, for Muslim consumers deceptive and no-harm dimensions of consumer ethical belief were more important compared to other faith groups.</p> <p>The fact that 91.3 % of participants were Muslims may indicate underrepresentation when, the rest of the faith groups were represented by only 20 participants.</p> <p><i>Reliability and validity:</i> n/a</p>
25	Farah and Newman (2010)	<p><u>Quantitative</u></p> <p><i>Context:</i> Lebanon</p> <p><i>Sample:</i> 500 Lebanese university students</p> <p><i>Survey instrument:</i> Questionnaire</p> <p><i>Sampling technique:</i> Convenience sample, systematic sample</p> <p><i>Faith group(s):</i> Muslim and Christian</p>	<p>Categorical variable:</p> <p>Religious affiliation</p>		<p>Results support religious affiliation influence attitude towards boycotting by approving or disapproving. Participants inform in the past Muslim participants have boycotted twice more than Christian participants.</p> <p>For both faith groups, intention to boycott were positively related to attitude, subjective norm and perceived behavioural control (as antecedents of boycott intention). Overall, Muslim participants were more involved and follow religious figure heads in boycotting compared to Christian faith group.</p> <p><i>Reliability and validity:</i> n/a</p>

26	Sandikci and Ger (2010)	<p><u>Qualitative</u></p> <p><i>Context:</i> Istanbul and Ankara (Turkey)</p> <p><i>Sample:</i> 42 women</p> <p><i>Survey technique:</i> Ethnography , open-ended interview</p> <p><i>Sampling technique:</i> snowballing, purposive sampling</p> <p><i>Faith group(s):</i> Muslim</p>	Religious affiliation		<p>Informants explained religious affiliation influenced clothing practices for Muslim women where the headscarf was the most important representation of religious identity. This practice although first adopted as a voluntary practice despite being a symbol for stigmatization, later transformed as a fashionable and ordinary clothing practice.</p> <p><i>Reliability and validity:</i> n/a</p>
27	Taylor et al. (2010)	<p><u>Mixed method</u></p> <p><i>Context:</i> USA</p> <p>Preliminary: depth interview</p> <p>Study 1:</p> <p><i>Sample:</i></p> <p><i>Research technique:</i> field experiment on 275 adult consumers</p> <p>Study 2:</p> <p><i>Sample:</i> 131 Junior university students</p>	<p>Categorical variable: Religious affiliation</p> <p>Influence of Religious belief on consumer purchase (2 items)</p> <p>Evangelical Christian religiosity</p>	Religiosity scale: Barna group 2005.	<p>Study 1: Phone book directory advertising and testing for presence or absence of Christian Ichthus symbol. Results show with increased religiosity, the <i>perception of quality</i> increased where the Christian symbol was present in ad. However, the presence or absence of the symbol had no effect between different levels of religiosity on <i>purchase intention</i>.</p> <p>Study 2: results support lower purchase intention with increased spirituality (religiosity). The results suggest a difference between adult consumers and young consumers.</p>

		<p><i>Faith group(s)</i> Study 1: Protestants, Catholic, Jewish, Buddhist, and other</p> <p><i>Faith group(s)</i> Study 2: Protestant, Catholic, Muslim, Buddhist, other and no religion</p>			<p><i>Reliability and validity:</i> evangelical religiosity. Previously tested for reliability with alpha 0.96</p>
28	Musa and Sim (2010)	<p><u><i>Quantitative Method</i></u></p> <p><i>Context:</i> Malaysia</p> <p><i>Sample:</i> 1356 Household</p> <p><i>Survey instrument:</i> survey questionnaire</p> <p><i>Sampling technique:</i> Convenience quota sampling</p> <p><i>Faith group(s):</i> Islam, Buddhism, Christianity, Hinduism, Others</p>	Religious affiliation (Demographic profile)		<p>The results regarding religious affiliation shows, Buddhists travel motivation needs include ‘relaxation’, ‘learning experience’ and ‘give self a treat’. Muslims prefer ‘give self a treat’ and ‘religious reasons’. Christian highest travel motivation need was ‘spend time with family and friends’.</p> <p>In examining religious influence on destination choice for domestic travel, Muslims prefer visiting rustic villages least likely to prefer theme parks and highland resorts. For international travel, Buddhists prefer historical sites and island resorts. Muslims prefer religious places.</p>
29	Shachar and Erdem (2011)	<p><u><i>Quantitative</i></u></p> <p><i>Context:</i> USA</p> <p>Preliminary: field study</p> <p>Study 1: Experiment</p>	Preliminary: Religiosity at national level	Religiosity (state level): congregation (per thousand ) and church attendance (percentage)	<p>Preliminary: results support a negative relationship between religiosity (state level) and brand reliance (presence of brand outlets).</p> <p>Study 1: results show marginal support for a negative relationship between religiosity and brand reliance. That is individuals with increased</p>

		<p><i>Sample:</i> 45 participants from university</p> <p><i>Faith group(s):</i> Christian, Jewish, Hindu, non-religious and other</p> <p>Study 2: sample: 365 participants</p> <p>Faith groups: Christian, Buddhist, Muslim, non-religious and other.</p> <p>Study 3: sample: 122</p> <p>Faith groups: Christian, Jewish, nonreligious and other.</p> <p>Study 4: 42 participants.</p>	<p>Study 1: Religious belief (individual level)</p> <p>Study 2: Religious commitment</p> <p>Study 3: Religiosity as four conditions: self-worth; security; other's religion; and neutral</p> <p>Study 4: Religion as active religion or neutral</p>	<p>Study 1: Religious belief (4 items)</p> <p>Study 2: Religious Commitment inventory (10 items) based on Worthington et al (2003)</p>	<p>religiosity showing less reliance on brands to express self-worth or self-expression.</p> <p>Study 2 shows increased religiosity related to lower brand reliance for self-expressive categories and this relationship was stronger for individuals with high extraversion.</p> <p><i>Reliability and validity:</i> individual religiosity (study 1) Cronbach alpha = 0.86. Study 2, previously validated scale for convergent (eg: church attendance) and discriminant validity (with similar scales eg: spirituality) with Cronbach alpha = 0.95.</p> <p>Study 3: For <i>self-expressive brands</i>, religion as self-worth condition express lower brand reliance compared to other three conditions, however this is not supportive for <i>functional brands</i>.</p> <p>Study 4: Results support the relationship between religiosity and brand reliance is mediated by self-worth expression</p> <p><i>Reliability and validity:</i> not reported.</p>
--	--	--	---	--	--



30	Tobacyk et al. (2011)	<p><u>Quantitative</u></p> <p><i>Context:</i> Poland and United States</p> <p><i>Sample:</i> 171 Polish university business students and 115 American business students.</p> <p><i>Survey instrument:</i> Survey questionnaire</p> <p><i>Sampling technique:</i> Convenience sample</p> <p><i>Faith group(s):</i> Roman Catholic Church (Polish) and Protestant Christians (United States)</p>	Categorical variable: Religious affiliation		Results support materialism as incompatible with Catholic values whereas Protestants value material success
31	Hirschman et al. (2011)	<p><u>Qualitative</u></p> <p><i>Context:</i> Israel, Tunisia and United States</p> <p><i>Sample:</i> 41 participants</p> <p><i>Research technique:</i> depth interviews</p> <p><i>Sampling technique:</i></p> <p><i>Faith group(s):</i> Christian, Muslim and Jewish</p>	Religious affiliation		Religious practice (in observing religious holidays or festivities) evolves in different cultural settings absorbing practices of other religions and marketplace offerings in the context of dominant minority and diasporic setting. Findings suggest a symbiotic relationship between religion and marketplace.

32	Swimberghe et al. (2011)	<p><u>Quantitative</u></p> <p><i>Context:</i> United States</p> <p><i>Sample:</i> 531 consumers from Zoomerang consumer panel</p> <p><i>Survey instrument:</i> Questionnaire</p> <p><i>Sampling technique:</i></p> <p><i>Faith group(s):</i> Christian</p>	<p>Religious affiliation</p> <p>Religious Commitment:</p> <p>Cristian conservatism</p>	<p>Religious Commitment Inventory: Cognitive (6 items) and behavioural (4 items), based on Wilkes at al. (1986) and Worthington et al (2003).</p> <p>Christian conservatism (7 items)</p>	<p>One item from cognitive religious commitment, one item from behavioural religious commitment and two items from Christian conservatism deleted to improve model fit.</p> <p>Results support a both cognitive and behavioural religious commitment individuals object objectionable business decision according to religion as unethical. For participants with Christian conservatism, instead of cognitive and behavioural religious commitment, results support religious conservatism as a determinant of Christian consumer's ethical judgement.</p> <p><i>Reliability and validity:</i> item reliabilities above 0.736 for religious commitment. Composite reliability and average variance for cognitive religious commitment was 0.95 and 0.80 and for behavioural religious commitment was 0.92 and 0.79.</p>
33	Schneider et al. (2011)	<p><u>Quantitative</u></p> <p><i>Context:</i> Muenster (Germany) and Istanbul (Turkey)</p> <p><i>Sample:</i> 471 University business students</p> <p><i>Survey instrument:</i> Questionnaire</p>	<p>Religious affiliation.</p> <p>Religiosity: Intrinsic religiosity</p>	<p>Religious orientation: Intrinsic religiosity (8 items) based on Allport and Ross (1967)</p>	<p>Findings suggest intrinsic religiosity having a positive and significant influence on consumer ethical behavior for both faith groups. Results also show Muslims show tendency for a higher ethical behavior (all three dimensions except passive benefiting) compared to Christians.</p> <p><i>Reliability and validity:</i> Cronbach alpha 0.805 (Turkish) and 0.779 (German).</p>

		<i>Sampling technique:</i> <i>Faith group(s):</i> Muslim and Christian			
34	Swimberghe et al. (2011)	<u>Quantitative</u> <i>Context:</i> United States <i>Sample:</i> 531 consumers from Zoomerang consumer panel <i>Survey instrument:</i> Questionnaire <i>Sampling technique:</i> <i>Faith group(s):</i> Christian	Religious affiliation  Religious Commitment:  Cristian conservatism	Religious Commitment Inventory: Cognitive (6 items) and behavioural (4 items), based on Worthington et al (2003). Christian conservatism (7 items) based on Stellway (1973)	One item from cognitive religious commitment, one item from behavioural religious commitment and two items from Christian conservatism deleted to improve model fit. Results show cognitive religious commitment influence consumer ethical judgement more than behavioural dimension. Furthermore, within Christian faith group, individuals with conservative belief view business engaging in unethical business practice more negatively.  <i>Reliability and validity:</i> Average variance 0.80 and 0.0.79 for cognitive and behavioural religious commitment respectively.
35	Doran and Natale (2011)	<u>Quantitative</u> <i>Context:</i> <i>Sample:</i> 600 consumers in fair trade and university students <i>Survey instrument:</i> <i>Sampling technique:</i>	Role of religious belief in fair trade  Religious affiliation  Religious values	Role of religious belief (in buying fair trade): scale 1-3;  Religious membership from list of religions;  Intensity of religious belief	Followers of Buddhism, Hinduism, non-religious and other groups showed more commitment to buy fair trade product. Results show most support for religious belief as most influential in purchasing fair trade products.

		<i>Faith group(s):</i> excluding Muslim faith. Hindhu, Buddhist, Protestant, Christian other, Jewish, Other, non-religious.		measured by evaluating religious values: Devout (holding to a religious faith and belief) and A spiritual life (emphasis on spiritual not material matters) based on Schwartz (1992).	
36	Moghimehfar and Nasr-Esfahani (2011)	<u>Mixed method</u> <i>Context:</i> Isfahan (Iran) <i>Sample:</i> 70 interviews and 67 questionnaires from Iraq, Afghanistan, Pakistan and other. <i>Survey instrument:</i> Documentary survey and questionnaire <i>Sampling technique:</i> <i>Faith group(s):</i> Shia and Sunni Muslims	Religious affiliation		Religious ethical issues influence choice of destination for medical treatment for Muslim couples visiting Isfahan, Iran. Important factors include medical treat as according to how it is prescribed in religion, and legal and moral restriction in home country.
37	Lo and Lee (2011)	<u>Qualitative</u>	Religious affiliation		Religious involvement was one of five motivations to participate in volunteer trips. Participants involved in helping needy

		<p><i>Context:</i> Hong Kong</p> <p><i>Sample:</i> 8 focus group interview and 11 individual in-depth interview</p> <p><i>Research technique:</i> interview and focus group discussion</p> <p><i>Sampling technique:</i> snowball sample</p> <p><i>Faith group(s):</i> Christian</p>			communities as well as evangelized and hoped for reward from God for voluntary work.
38	Zamani-Farahani and Musa (2012)	<p><u>Quantitative</u></p> <p><i>Context:</i> Iran</p> <p><i>Sample:</i> 500 residents in Sare'in and Masooleh in Iran</p> <p><i>Survey instrument:</i> self-administered questionnaire</p> <p><i>Sampling technique:</i></p> <p><i>Faith group(s):</i> Muslim</p>	Islamic religiosity	Islamic religiosity: Islamic belief, Islamic practice and Islamic piety (devoutness measured as average of Islamic belief and Islamic practice – low moderate and high).	<p>Participants agreed more with religious belief items (high) compared to religious practice (moderate).</p> <p>Socio cultural impact measured as social problems (SP) (which is negative socio-cultural impacts); image facilities and infrastructure improvement (IFI); and cultural activity and life quality (CALQ) (both positive impacts) based on Maddox (1985).</p> <p>Findings support Islamic belief has positive relationship with all aspects of socio cultural impact from tourism, hence Islamic belief having negative relationship with perception of socio cultural impact not supported. Islamic practice showed positive relationship with only CALQ. Hence, Islamic practice is related to perception of</p>

					<p>positive benefits from socio cultural impacts of tourism.</p> <p>There was support for a difference between Islamic piety (low or high aggregate religiosity) and IFII and CALQ but not SP. Hence, there is support for relationship between Islamic piety and perception of positive socio-cultural impact from tourism.</p> <p><i>Reliability and validity:</i> Cronbach alpha was 0.0.872 for Islamic belief and 0.847 for Islamic practice.</p>
39	Izberk-Bilgin (2012)	<p><u>Qualitative</u></p> <p><i>Context:</i> Turkey</p> <p><i>Sample:</i> 15 informants</p> <p><i>Research technique:</i> Ethnography</p> <p><i>Sampling technique:</i></p> <p><i>Faith group(s):</i> Islam</p>	Religious ideology: Islamism		<p>Generally findings show three discourses that Muslim consumers use to justify global brands as threats to Islam: modesty; Hala-haram; and tyranny. Modesty discourse argue against materialism. Consumerism causes social problems where global brands divides society with class distinction. Halal-haram deals with what is acceptable and forbidden in Islam. Halal concern extends to cosmetics, toys, retailers and movies regarding content, the icons they symbolize, and how they are advertised. Participants also view global brands as tyrants who seek to oppress Muslims where US and European countries are seen as superpowers dominating the world.</p>
40	Patwardhan et al. (2012)	<p><u>Quantitative</u></p> <p><i>Context:</i> US</p>	Religiosity: Intrinsic and extrinsic	Religiosity: 14 item scale. Intrinsic	<p>Results support intrinsic religiosity as a significant predictor of four out of five dimensions of consumer ethics (except</p>

		<p><i>Sample:</i> 187 Hispanic university students and online panel. 127 Anglo adult consumers.</p> <p><i>Survey instrument:</i> Questionnaire</p> <p><i>Sampling technique:</i> -</p> <p><i>Faith group(s):</i> General</p>		<p>religiosity (8 items); Extrinsic religiosity (6 items) based on Allport and Ross (1967)</p>	<p>performing good deeds) but it does not explain attitude towards ethical practice.</p> <p>Results also suggest extrinsic religiosity is not a significant predictor of dimensions of consumer ethics. Extrinsic religiosity predicts ‘no harm/no foul’ dimension only for Hispanics and ‘performing good deeds’ for Anglos only.</p> <p><i>Reliability and validity:</i> Cronbach alpha was 0.708 (Hispanic) and 0.750 (Anglo) for extrinsic religiosity and 0.739 (Hispanic) and 0.831 (Anglo) for intrinsic religiosity.</p>
41	Battour et al. (2012)	<p><u>Quantitative Method</u></p> <p><i>Context:</i> Malaysia (4 cities)</p> <p><i>Sample:</i> 508 international tourists</p> <p><i>Survey instrument:</i> Survey questionnaire</p> <p><i>Sampling technique:</i> Convenience sample</p> <p><i>Faith group(s):</i> Muslim</p>	<p>Religious affiliation</p> <p>Religiosity</p>	<p>Religious affiliation (scanning question)</p> <p>Religiosity (self-report): Secular; Mildly secular; religious; very religious</p>	<p>Findings show push motivations for Muslim tourists were Achievement; Exciting and adventure; Family togetherness; knowledge/education; Escape; and Sports. Pull motivations were identified as Natural scenery; Wide space and activities; Cleanness and shopping; Modern atmosphere; and different culture.</p>
42	Putrevu and Swimberghek (2013)	<p><u>Quantitative</u></p> <p><i>Context:</i> United States</p>	<p>Religious commitment (Intrinsic and extrinsic)</p>	<p>Study 1:</p> <p>Religiosity: Intrinsic (6 items)</p>	<p>One item from each dimension of religiosity (intrinsic and extrinsic religiosity) and two items from Christian conservatism was deleted to improve model fit. Extrinsic religiosity is less</p>

		<p><i>Sample:</i> Study one, 423 adult consumers from consumer panel. Study two, 216 adult consumers.</p> <p><i>Survey instrument:</i> Survey questionnaire</p> <p><i>Sampling technique:</i></p> <p><i>Faith group(s):</i> Christian (mostly) and other</p>	Christian conservatism	<p>and extrinsic (4 items) based on Worthington et al (2003)</p> <p>Study 2:</p> <p>Intrinsic religiosity only (8 items) based on Gorsuch and McPherson (1989)</p>	<p>influential than intrinsic religiosity and Christian conservatism in influencing ethical judgement towards firm use of sexual appeals.</p> <p>In second study, consumers with high intrinsic religiosity prefer less sexual appeals by firm, while low intrinsic religious consumers prefer sexual appeal in advertisements.</p> <p><i>Reliability and validity:</i> Composite reliability was 0.90 and 0.92 and average variance 0.65 and 0.79, for intrinsic and extrinsic religiosity respectively.</p>
43	Pace (2013)	<p><u>Quantitative</u></p> <p><i>Context:</i> International</p> <p><i>Sample:</i> 304 international consumers (USA, Canada, Australia, UK and India) from SurveyMonkey</p> <p><i>Survey instrument:</i> Survey questionnaire</p> <p><i>Sampling technique:</i></p> <p><i>Faith group(s):</i> Buddhism</p>	Buddhism (Religious belief, Religious affiliation and Religious activities)	<p>Buddhism (6 dimensions, 18 items);</p> <p>Four Immeasurables (Buddhist ethical doctrines): (18 items)</p>	<p>Developed a scale to test Buddhism.</p> <p>Findings suggest commitment to Buddhism and nurturing the Four Immeasurable qualities helps to control their materialism.</p> <p><i>Reliability and validity:</i> Cronbach alpha for Buddhism scale was 0.923. Also tested for external and discriminant validity.</p>
44	Coulter et al. (2013)	<p><u>Quantitative</u></p> <p><i>Context:</i> Visitors to Branson/Ozark Mountain Region (Missouri, USA)</p>	Religious orientation	Religious orientation (4 items): self-identification of	<p>Participants divided into three levels of religiosity (slight to none; moderate; and very religious). Findings suggest participants with higher levels of religiosity have a negative attitude towards casino gambling, Regarding differences in denomination,</p>



		<p><i>Sample:</i> 662</p> <p><i>Survey instrument:</i> Mail survey questionnaire</p> <p><i>Sampling technique:</i> Systematic random sampling</p> <p><i>Faith group(s):</i> Christian (Catholic, Protestant, non-denomination and other).</p>		<p>religiosity; denomination; Church attendance; and religious giving.</p>	<p>Catholic Christians are more in favour of Casino Gambling. In addition, participants with higher levels of religiosity tend to engage more in religious giving and these individuals were less supportive of casino gambling.</p>
45	Cleveland et al. (2013)	<p><u>Quantitative</u></p> <p><i>Context:</i> Lebanon</p> <p><i>Sample:</i> 392 Lebanese consumers</p> <p><i>Survey instrument:</i> Survey questionnaire</p> <p><i>Sampling technique:</i> snowballing and street intercept</p> <p><i>Faith group(s):</i> Muslim and Christian</p>	<p>Religiosity: Religious belief and religious practice</p>	<p>Religious belief (10 items) and religious practice (3 items)</p> <p>Based on Santa-Clara strength of religious faith and Religious Commitment inventory by Worthington et al (2003).</p>	<p>With increase in acculturation to global consumer culture (AGCC) there is decrease in ethnic identity for Muslim consumers. For Christian consumers these two factors were independent. Both dimensions of religiosity was positively associated with ethnic identity. For both religious faith groups, materialism was positively related to acquisition of acculturation to global consumer culture. However, the impact of globalization was not the same for two religious groups (Muslims and Christians).</p>
46	Karataş and Sandıkcı (2013)	<p><u>Qualitative</u></p> <p><i>Context:</i> Turkish-based (Gülen community) Islamic community</p>	<p>Religious ideology</p>		<p>Findings show in Gülen community, the key socialising agents are different. They are Imams and mentors teaching members to distinguish from halal and haram. Such guidance dictates leisure activities, brand preference. There is a</p>

		<p><i>Sample:</i> 7 students from student houses</p> <p><i>Research technique:</i> Semi-structured in-depth interview</p> <p><i>Sampling technique:</i> -</p> <p><i>Faith group(s):</i> Sufi Muslims</p>			<p>preference for community affiliated businesses in purchase of consumer products (eg: clothing, retail, media).</p>
47	Muhamad and Mizerski (2013)	<p><u>Quantitative</u></p> <p><i>Context:</i> Malaysia</p> <p><i>Sample:</i> 805 university students</p> <p><i>Survey instrument:</i> Survey questionnaire</p> <p><i>Sampling technique:</i> data collected in class</p> <p><i>Faith group(s):</i> Muslims</p>	Religious orientation	<p>Religiosity measured as intrinsic (9 items) and extrinsic (11 items) religiosity based on Allport and Ross (1967). Some changes were made to bring an Islamic perspective.</p>	<p>Findings show intrinsically motivated individuals' <i>intention to smoke</i> and <i>intention to listen to music</i>, are influenced by subjective norms than for extrinsically motivated individuals. Actual taboo behaviors (<i>intention to smoke</i> and <i>intention to listen to music</i> ) are influenced more by perceived behavioural control for intrinsic than extrinsic.</p> <p>In short, religious motivations moderate behaviors or purchase of products subject to Islamic ruling or fatwa. Intrinsically motivated individuals relate more to perceptions of social norms and intention to behave.</p>
48	Khan et al. (2013)	<p><u>Quantitative</u></p> <p><i>Context:</i> US and international</p> <p><i>Sample:</i></p>	Religious adherence	<p>Religious adherence (number of members and attendance to religious service): country level data</p>	<p>Findings support conservative ideology (measured as voting behavior and religiosity) influences routine consumer purchase decisions, measured at country level. Individuals with conservative ideology prefer established national brands and is slow in adopting new products.</p>

		<i>Research technique:</i> Field data <i>Sampling technique:</i> <i>Faith group(s):</i> Evangelical Protestants, Mainland Protestants, Catholic, Jewish and Islamic		on religious activity from Association of Religion Data Archives (ARDA)	
49	He et al. (2013)	<u>Quantitative Method</u> <i>Context:</i> China <i>Sample:</i> American residents <i>Survey instrument:</i> Self-administered questionnaire  <i>Sampling technique:</i> <i>Faith group(s):</i> Catholic (mainly), Jewish, Protestant, Other, None.	Religious affiliation  Religiosity	Religiosity (5 items): measuring religious doctrine; religious practice and activity; and self-rating of one's religiosity based on Sood and Nasu (1995).	Findings support the relationship between religiosity and perceived travel risk in travelling to China for American residents. Religiosity explained more variance of perceived travel risk than travel experience. Perceived risk also covary with those who distinguish themselves between with a religious affiliation and no affiliation. The type of risk also varies with religious faith group: Catholics and Other report high levels of physical or psychological risk. Jewish travelers report low levels of Terrorism/Social risk and Equipment/Satisfaction risk. However, overall perceived travel risk for American travelers to China was reported low.
50	Eid and El-Gohary (2014)	<u>Quantitative</u> <i>Context:</i> International	Religious affiliation  Islamic value	Islamic value: Physical attribute value and non-physical attribute value	The study developed a scale to measure Muslim tourist perceived value. The study shows both physical and non-physical attributes that are Islamic oriented are important for Muslim tourists

		<p><i>Sample:</i> 537 Muslim tourists from a database from UK, Egypt, UAE.</p> <p><i>Survey instrument:</i> Survey questionnaire by email</p> <p><i>Sampling technique:</i> Systematic random sampling</p> <p><i>Faith group(s):</i> Muslim</p>			<p>considering to buy tourism products. No causal relationships were investigated.</p> <p><i>Reliability and validity:</i> Cronbach alpha was 0.919 for Islamic physical attribute and 0.955 for Islamic non-physical attribute. Also tested for discriminant validity with AVE 0.740 and 0.842.</p>
51	Choudhury (2014)	<p><u>Qualitative</u></p> <p><i>Context:</i></p> <p><i>Sample:</i> 105 members of Nichiren Buddhist Organisation</p> <p><i>Research technique:</i> Observation, in-depth interviews, photographs</p> <p><i>Sampling technique:</i> Purposive sample</p> <p><i>Faith group(s):</i> Buddhism</p>	Religious affiliation: Buddhism		<p>The study links religion, consumerism, materialism, and societal transformation in the context of Nichiren Buddhist organisation. The research shows Nichiren Buddhists embrace consumerism, material and spiritual values, and takes a holistic view of life.</p> <p><i>Reliability and validity:</i> triangulation, peer briefing, member checking, thick description, and discussion with colleagues</p>
52	Arli and Tjiptono (2014)	<p><u>Quantitative</u></p> <p><i>Context:</i> Indonesia</p> <p><i>Sample:</i> 356</p>	Religiosity	Intrinsic religiosity, extrinsic social and extrinsic personal	Intrinsic religiosity significantly explained ethical behaviour for three out of four dimensions (except no harm/no foul). Specifically in the context of Indonesia, participants view downloading, and

		<p><i>Survey instrument:</i> Survey questionnaire</p> <p><i>Sampling technique:</i> convenience sample</p> <p><i>Faith group(s):</i> Muslim (majority), Christian/Catholic, Buddhism, Hinduism, Other</p>		<p>religiosity, based on revised Allport and Ross (1967) by Kirkpatrick (1988).</p>	<p>recycling as acceptable since it is not harmful to others.</p> <p>Extrinsic religiosity showed mixed findings. Extrinsic social religiousness explained six out of seven dimensions of ethical belief, while extrinsic personal religiousness was not supportive for all dimensions of ethical beliefs.</p>
53	Abosag and Farah (2014)	<p><u>Mixed Methods</u></p> <p><i>Context:</i> Arla foods (Danish company) in (Riyadh) Saudi Arabia</p> <p><i>Sample:</i></p> <p>Qualitative: 11 in-depth interviews with boycotters of Arla foods</p> <p>Quantitative: 238 Saudi customers of Arla foods</p> <p><i>Survey instrument:</i> Questionnaire completed through telephone interview</p> <p><i>Sampling technique:</i> Systematic sampling</p> <p><i>Faith group(s):</i> Muslim</p>	Religious animosity	<p>Religious animosity (3 items) based on Klein et al (1998), original scale had 4 items.</p>	<p>Quantitative results support religious animosity towards Denmark increases Saudi consumers' boycotting of Arla Foods' products. However, boycotting from religious animosity did not affect product judgement.</p> <p>Qualitative findings suggest religiously motivated boycotting significantly influences perception of brand and related products.</p> <p><i>Reliability and validity:</i> Cronbach alpha for religious animosity was 0.86 and AVE 78.9.</p>

54	Martin and Bateman (2014)	<p><u>Quantitative</u></p> <p><i>Context:</i> US</p> <p><i>Sample:</i> 416 university student sample</p> <p><i>Survey instrument:</i> Survey questionnaire</p> <p><i>Sampling technique:</i> -</p> <p><i>Faith group(s):</i> Jeudo-Christian faith (mainly) - Roman Catholic, Protestant, Born-again Christian, Other Christian denomination; Jewish, Buddhist, other religion and non-religious.</p>	<p>Religiosity:</p> <p>Intrapersonal religious commitment</p>	<p>Intrapersonal religious commitment (6 items based on Worthington et al (2003))</p>	<p>Findings suggest for Jeudo-Christians, whether they show low religiosity or high religiosity, it does not affect behaviour expressing concern for environment. Nor does it affect receptiveness to pro-environmental behaviour (eco-centric behaviour).</p> <p><i>Reliability and validity:</i> Cronbach alpha 0.96</p>
55	Hopkins et al. (2014)	<p><u>Quantitative</u></p> <p><i>Context:</i> United States</p> <p><i>Sample:</i> 306 participants from an online consumer panel</p> <p><i>Survey instrument:</i> Survey questionnaire</p> <p><i>Sampling technique:</i> Stratified probability sample</p>	<p>Self-evaluation of religiousness (Yes/No)</p> <p>Degree of religiosity</p>	<p>Self-evaluation of religiosity: "Do you consider yourself religious?" (Yes/No) treated as high and low religiosity.</p> <p>Degree of religiosity (4 items) based on</p>	<p>Findings support religiosity as a moderating variable between antecedent variables influencing intention to donate to a non-profit sponsor of pro social advertisements. The results are supportive for five out of six relationships. Results were not supportive for religiosity moderating negative emotional response and two other variables (negative emotional response and perceived social responsibility of sponsor).</p> <p><i>Reliability and validity:</i> Cronbach alpha 0.98.</p>

		<i>Faith group(s)</i> : Christian (85%), Jewish, Hindu, Muslim, Buddhist, other.		D'Onofrio et al (1999) (dependent variable)	
56	Kirillova et al. (2014)	<p><u>Qualitative</u></p> <p><i>Context:</i></p> <p><i>Sample:</i></p> <p><i>Research technique:</i> in-depth interview with 30 participants</p> <p><i>Sampling technique:</i> - Snowballing, purposive sampling</p> <p><i>Faith group(s)</i>: Buddhist, Christian, Muslim</p>	Religiousness	Religiousness: Self-identification as religious	<p>Findings suggest religion influences construction of what is meant by hospitality and there are variations across different groups of faith in this interpretation.</p> <p>Members of three faith groups view hospitality first extends to members of own community and then to outside members as the 'other'. The way members of different faith groups give meaning to hospitality varies. Eg: Muslims view it as an obligation to help, Christians view it as embracing, loving and serving others, while Buddhist view it as selflessness.</p>
57	Jamal and Shukor (2014)	<p><u>Mixed Method</u></p> <p><i>Context:</i> UK</p> <p>Study 1: Qualitative. 30 focus group and 12 in-depth interview from local community. British Muslims.</p> <p>Study 2:</p>	Religious affiliation		The study investigates antecedents and outcomes of consumer susceptibility to interpersonal influence (CSII) in shopping for clothing for British Muslims. The study supports self-congruity, conformity, need for uniqueness, and modesty as antecedents of CSII and status consumption as outcome variables. Acculturation moderates these relationships.

		<p><i>Sample:</i> 222 university students (mainly born in UK)</p> <p><i>Survey instrument:</i> Survey questionnaire</p> <p><i>Sampling technique:</i></p> <p><i>Faith group(s):</i> Muslim</p>			
58	Minton et al. (2015)	<p><u>Quantitative</u></p> <p><i>Context:</i> South Korea and United States</p> <p><i>Sample:</i> 388. US sample from Amazon.com Mechanical Turk service, South Korea sample from EZ Survey.</p> <p><i>Survey instrument:</i></p> <p><i>Sampling technique:</i> -</p> <p><i>Faith group(s):</i> Christian, Buddhist, Atheist</p>	<p>Religious affiliation</p> <p>Religiosity</p>	<p>A single question for religious affiliation: "What belief system do you most closely adhere to?" (Christian, Buddhist, Atheist, Hindu, Muslim, Jew, Confucian and other)</p> <p>A single question for religiosity: "please indicate your degree of religious belief?"</p>	<p>Findings support religious affiliation and religiosity influence sustainable consumption behaviour. Buddhists showed more tendency towards sustainable behaviour compared to others. Findings do not suggest religious consumers act more on sustainable behaviour compared to non-religious. Atheists who are highly religious, participate more in sustainable behaviour than less religious counterparts of Buddhists or Christians. Religiosity moderates the relationship between religious affiliation and sustainable behaviour for high involvement activities.</p>



59	Jamal and Sharifuddin (2015)	<p><u>Mixed method</u>  <i>Context:</i> UK</p> <p>Study 1: 10 in-depth interview participants (British Muslims)</p> <p>Study 2: 102 Self-administered questionnaires (British Muslims)</p> <p>Study 3: 303 Self-administered questionnaires (British Muslims)</p> <p><i>Sampling technique:</i> - Snowballing technique</p> <p><i>Faith group(s):</i> Muslim</p>	Religiosity (moderating variable)	Religious Commitment (10 item) based on Worthington et al. (2003)	<p>Participants in qualitative study declare the usefulness of halal labelling extends beyond meat products. The findings of second quantitative phase suggests British Muslims prefer halal labelled products more convenient than going by “suitable for vegetarian” label. The third quantitative phase suggests a direct and positive relationship between perceived usefulness of halal labelling and religiosity. There is also support for perceived value and religiosity on intention to purchase halal labelled products.</p> <p><i>Reliability and validity:</i> Cronbach alpha 0.98.</p>
60	Eid and El-Gohary (2015)	<p><u>Quantitative</u>  <i>Context:</i> International</p> <p><i>Sample:</i> 537 Muslim tourists from a database from UK, Egypt, UAE</p> <p><i>Survey instrument:</i> Self-administered survey questionnaire</p>	Islamic religiosity (moderating variable)	Islamic religiosity: Islamic Belief (4 items) and Islamic practice (4 items)	<p>New scale to test Islamic religiosity tested for convergent reliability and discriminant validity. Mean was used as a splitting point between high and low religiosity.</p> <p>Results support the Islamic religiosity moderates both the relationships between Islamic physical attributes and Muslim customer perceived value, and also the relationship between Islamic non-</p>

		<i>Sampling technique:</i> Systematic random sampling  <i>Faith group(s):</i> Muslim			physical attributes and Muslim customer perceived value.  <i>Reliability and validity:</i> Cronbach alpha 0.914.
61	Hung et al. (2015)	<u>Qualitative</u> <i>Context:</i> China <i>Sample:</i> 14 interviews using panel members representative of Buddhists or non-Buddhist customers conducted online (n=11) and face to face (n=3). <i>Research technique:</i> semi-structured interview , Delphi technique <i>Sampling technique:</i> Criterion sampling <i>Faith group(s):</i> Buddhism	Religious affiliation		Using service quality model the study identified gaps in customer normative expectations and management perceptions of Buddhism themed hotels for religiously motivated travelers. Lack of uniqueness was a major weakness in hotels. Participants identified 98 items for a unique experience in Buddhism themed hotels, which was classified into six dimensions: Hotel design, facilities and enmities; hotel environment and atmosphere; hotel services; hotel personnel; and hotel branding management.
62	Minton (2015)	<u>Quantitative</u> <i>Context:</i> Study 1: 123 adult consumers from Amazon's Mechanical Turk.	Religiosity: Cognitive, affective and behavioural	Cognitive (eg view on religiosity), Affective (eg: spirituality) and Behavioural (attending religious services)	Findings support religiosity influences both marketplace trust and relational trust. First study shows affective and cognitive dimensions, not behavioural dimension of religiosity influence overall attitude and purchase intention through marketplace trust and relational trust. Second study shows there were variations between dimensions of religiosity on their effect on overall

		<p>Study 2: 115 adult consumers from Amazon's Mechanical Turk.</p> <p>Study 3: 60 adult consumers from Amazon's Mechanical Turk</p> <p><i>Survey instrument:</i> Survey questionnaire</p> <p><i>Sampling technique:</i> - online</p> <p><i>Faith group(s):</i> General religiosity</p>		<p>dimension of religiosity based on Cornwall et al (1986). Scale revised for application to all faith.</p>	<p>attitude, purchase intention, relational trust given the two conditions of belief cues (creation vs evolution). Similar variations between religiosity dimensions were observed in third study in a different setting.</p> <p><i>Reliability and validity:</i> Cronbach alpha for affective, behavioural and cognitive religiosity was 0.979, 0.894, and 0.954 respectively.</p>
63	Adam (2015)	<p><u>Quantitative</u></p> <p><i>Context:</i> Ghana</p> <p><i>Sample:</i> 603 backpackers visiting Ghana</p> <p><i>Survey instrument:</i> Survey questionnaire</p> <p><i>Sampling technique:</i> -</p> <p><i>Faith group(s):</i> Christianity, Islam, Buddhism, Hinduism, Atheist</p>	Religious affiliation (demographic characteristic)		<p>Findings show religious affiliation as a key determinant of travel risk. Religion was 1.36 times more likely to influence backpackers perceived risk than nine other variables. Among different faith groups, Christians perceived risk of Ghana was the highest, followed by Atheist, Muslims and Buddhist backpackers.</p>

64	Graafland (2015)	<p><u>Quantitative</u></p> <p><i>Context:</i> Netherlands</p> <p><i>Sample:</i> 997 Dutch consumers from GfK consumer panel</p> <p><i>Survey instrument:</i> Survey questionnaire</p> <p><i>Sampling technique:</i> -</p> <p><i>Faith group(s):</i> Christian denominations: Catholic, Orthodox Protestant, Other Protestant.</p>	<p>Religious affiliation</p> <p>Religious behaviour</p>	<p>Religious affiliation (3 items)</p> <p>Religious behaviour. 2 items: church attendance; and intensity of praying or meditation</p>	<p>Results show intensity of religious behaviour leads to positive <i>attitude</i> towards consumption of socially responsible products (fair trade coffee, organic meat, free-range eggs, and fair trade chocolate sprinkles). However this relationship is true for all religious affiliations except Orthodox Protestants.</p> <p>Results also show intensity of religious behaviour leads to positive <i>subjective norm</i> towards consumption of socially responsible products</p> <p><i>Reliability and validity:</i> Cronbach alpha 0.76 for religious behaviour.</p>
65	Mansfeld et al. (2016)	<p><u>Qualitative</u></p> <p><i>Context:</i> Israel</p> <p><i>Sample:</i> 32 participants from Haredi community</p> <p><i>Survey instrument:</i> Nominal group technique and in-depth semi-structured interview</p> <p><i>Sampling technique:</i> -</p> <p><i>Faith group(s):</i> Jewish</p>	<p>Religious affiliation</p>		<p>Findings show for Haredi participants who are religious, their relative travel risk perceptions are no different than non-religious tourists. However, religious participants are concerned about travel logistics and physical conditions.</p>
66	Minton (2016)	<p><u>Quantitative</u></p>	<p>Religiosity</p>	<p>Study 1 and 2: Religiosity:</p>	<p>The findings of study one show religiosity positively predicted sacred attributions to God in</p>

		<p><i>Context:</i></p> <p>Study 1: 60 from Amazon's Mechanical Turk</p> <p>Study 2: 115 from Amazon's Mechanical Turk</p> <p><i>Survey instrument:</i> Survey questionnaire</p> <p><i>Sampling technique:</i> -</p> <p><i>Faith group(s):</i> Protestants, Catholic, Agnostic, Atheist, Spiritual not religious.</p>		<p>general religiosity measured based on Minton (2015)</p> <p>Study 2: Priming religion. i.e. how religious belief influence in daily life</p>	<p>consumption situations that exhibit positive affect while religiosity predicted attributions to Satan in consumption situations that exhibit negative affect. That is positive consumption related situations were related to God and negative consumption situations related to Satan by religiously devout participants. Similar results were found in study two with sacred attributions to God and positive affect situations, but not with attributions to Satan.</p> <p>Priming religion showed no effect on sacred attributions. Also sacred attributions to God was related to positive product evaluations, and attributions to Satan related with negative product evaluations.</p> <p><i>Reliability and validity:</i> Cronbach alpha for religiosity was 0.965</p>
67	Felix and Braunsberger (2016)	<p><u>Quantitative</u></p> <p><i>Context:</i> Monterrey (Mexico)</p> <p><i>Sample:</i> 242 consumers</p> <p><i>Survey instrument:</i></p>	Religious orientation (Intrinsic)	Intrinsic religiosity (7 items): Allport and Ross (1967)	<p>Results support a positive and significant relationship between intrinsic religiosity and green product purchase (GAA), but not with environmental attitude (EA).</p> <p>Findings do not support religiosity moderating the relationship between environmental attitude (EA) and green product purchase (GAA) in the context of Mexico.</p>



		<p><i>Survey instrument:</i> Survey questionnaire</p> <p><i>Sampling technique:</i> convenience sample</p> <p><i>Faith group(s):</i> Buddhism, Taoism, Christianity, Catholic, Other</p>			
70	Vitell et al. (2016)	<p><u>Quantitative</u></p> <p><i>Context:</i> U.S, France, Spain, India and Egypt</p> <p><i>Sample:</i> 1052: US (Qualtrics, University students); France (business students); India (young business professionals); Spain (young residents); Egypt (Young educated)</p> <p><i>Survey instrument:</i> Online survey questionnaire</p> <p><i>Sampling technique:</i> multiple techniques</p> <p><i>Faith group(s):</i> General</p>	Intrinsic religiosity (as spirituality)	Intrinsic religiosity based on Allport and Ross (1967)	<p>Findings support religiosity influences consumer perceptions of certain questionable consumer activities (consumer ethics). Results show for intrinsically religious individuals, actively and passively benefiting from illegal activities (2 dimensions of ethics) were perceived as wrong. However there was no support for consumer ethical behavior of doing good activities such as recycling and intrinsic religiosity. However, moral identity was supportive for all three dimensions of consumer ethics.</p> <p>For the investigation of Hofstede's cultural dimensions moderating the relationship between religiosity and consumer ethics, results support only for religiosity and actively benefiting dimension of consumer ethics. That is only for two cultural dimensions only: power distance and uncertainty avoidance.</p> <p><i>Reliability and validity:</i> Cronbach alpha for religiosity was 0.66</p>

71	Kiani et al. (2016)	<p><u>Quantitative</u></p> <p><i>Context:</i> United States</p> <p><i>Sample:</i> 496 American university students</p> <p><i>Survey instrument:</i> Questionnaire</p> <p><i>Sampling technique:</i> survey given to university students</p> <p><i>Faith group(s):</i></p>	Religious belief	Religious belief (6 items) based on Laroche, Kim, Hui and Joy (1996).	<p>Study tested whether religious belief moderates the relationship between antecedents of Mavenism. Different degrees of religious belief had different effects on three antecedents of Mavenism. Increased religiosity leads to stronger effect of Belongingness on Mavenism. Low religiosity resulted in negative effect of Self-esteem on Mavenism. Low religiosity and Personal empowerment showed weak support.</p> <p><i>Reliability and validity:</i> Cronbach alpha for religious belief was 0.81, and AVE 0.88.</p>
72	Kadic-Magljajic (2017)	<p><u>Quantitative</u></p> <p><i>Context:</i> Bozina and Herzgovina</p> <p><i>Sample:</i> 296 participants from Bosnia and Herzegovina using GfK consumer panel</p> <p><i>Survey instrument:</i> Online survey questionnaire</p> <p><i>Sampling technique:</i> -</p> <p><i>Faith group(s):</i> General</p>	Religious Commitment	Intrapersonal (6 items) and interpersonal (4 items) religious commitment based on Worthington et al (2012)	<p>Results support the moderating effect of intrapersonal and interpersonal religiosity on the relationship between ethical judgement and controversial social network sites (SNS) advert perceptions.</p> <p><i>Reliability and validity:</i> tested for discriminant validity</p>



73	Duman and Ozgen (2017)	<p><u>Mixed Methods</u></p> <p><i>Context:</i> Izmir (Turkey)</p> <p>Study 1: 20 participants. Qualitative. Semi structured in-depth interview. Judgement sampling.</p> <p>Study 2:</p> <p><i>Sample:</i> 317 university students</p> <p><i>Survey instrument:</i> Survey questionnaire</p> <p><i>Sampling technique:</i> -</p> <p><i>Faith group(s):</i> Islam</p>	<p>Religious commitment</p> <p>Religious service attendance</p>	<p>Religious commitment (10 items) based on Worthington et al (2003)</p> <p>Religious service attendance (2 items): attending religious service is very important to me; and how often do you attend religious service.</p>	<p>Interview participants were expressed views against commercialization of religion in promoting brands associated to a political identity (BAPI).</p> <p>However, in quantitative study attitude toward BAPI mediated the relationship between religious service attendance and willingness to punish, but not for willingness to reward. Also attitude toward BAPI did not moderate the relationship between religious commitment and willingness to punish and willingness to reward.</p> <p><i>Reliability and validity:</i> Cronbach alpha for religious commitment was 0.93 and religious service attendance was 0.85. AVE was 0.60 and 0.74 respectively.</p>
----	------------------------	---	---	---	---

### Appendix 3: Survey questionnaire

I am a second year PhD student at Heriot-Watt University and this is part of my doctoral research. The questionnaire is designed to understand Muslim tourist decision-making process. All responses will be anonymous, treated with absolute confidentiality and will only be used for current study. Please answer each of the following questions in order. The survey should take approximately 10 minutes to complete.

Mohamed email: [nm8@hw.ac.uk](mailto:nm8@hw.ac.uk)

- Researcher: Naushad

1. Are you a Muslim? ☐ YES ☐ NO (If no, please return this form)

2. Have you visited Maldives before? (Please select only one answer)

- (a) No (b) Yes. One time before  
(c) Yes. Several times. (Please specify the number of times) \_\_\_\_\_

3. Prior to choosing Maldives for your vacation, how *familiar* were you with the Maldives as a tourist destination? (Please circle one number between 1 to 7 to indicate your degree of familiarity)

Not at all familiar ←————→ Very familiar

1 2 3 4 5 6 7

4. Please indicate how much you agree with the following statement:

"I had good knowledge and expertise about the Maldives"

(Please circle one number between 1 to 7 to indicate your degree of expertise)

Very low ←————→ Very high

1 2 3 4 5 6 7

5. Listed below are different statements regarding your involvement in your vacation. Please indicate how strongly you agree or disagree with each of the following statement.

#### INVOLVEMENT

	Strongly disagree			Neither agree nor disagree			Strongly agree
	↓			↓			↓
1 There are a variety of activities for me to participate in my visit	1	2	3	4	5	6	7
2 The activities that I can participate in are interesting	1	2	3	4	5	6	7
3 I can freely participate in various tourist activities during my visit	1	2	3	4	5	6	7

6. Please indicate how strongly you agree or disagree with each of these statements. Please circle one number between 1 (strongly disagree) to 7 (strongly agree)

	Strongly disagree			Neither agree nor disagree			Strongly agree
	↓			↓			↓
<b>COSMOPOLITANISM</b>							
1 I like to observe people from other cultures, to see what I can learn from them	1	2	3	4	5	6	7
2 I enjoy exchanging ideas with people from other cultures or countries	1	2	3	4	5	6	7
3 I am interested in learning more about people who live in other countries	1	2	3	4	5	6	7
4 I enjoy being with people from other countries to learn about their views and approaches	1	2	3	4	5	6	7

7. Listed below are statements describing attributes related to tourist vacation in the Maldives. *Rate how far you agree that Maldives offers these attributes as a tourist destination, by circling a number between 1 (do not offer) to 7 (offers very much) for each.*

	Do not offer ↓			Neither little or much ↓			Offers ver much ↓
<b>DESTINATION IMAGE</b>							
1 A destination with a good reputation	1	2	3	4	5	6	7
2 Luxury accommodation	1	2	3	4	5	6	7
3 Customized services (e.g., travel arrangements)	1	2	3	4	5	6	7
4 Friendly people	1	2	3	4	5	6	7
5 Availability of trained help (e.g., diving instructors, nanny, doctors, etc.)	1	2	3	4	5	6	7
6 Organised tour to experience local culture (eg., island hopping, visit to capital island, etc.)	1	2	3	4	5	6	7
7 Tailor made day trips and activities	1	2	3	4	5	6	7
8 Upscale local transportation facilities (e.g., speed boat, sea plane, etc.)	1	2	3	4	5	6	7
9 High-end shopping and boutiques	1	2	3	4	5	6	7
10 Luxury brands for shopping	1	2	3	4	5	6	7
11 Gourmet dining	1	2	3	4	5	6	7
12 Heritage and history (e.g., museum)	1	2	3	4	5	6	7
13 Well known spa and wellness facilities	1	2	3	4	5	6	7
14 Interesting natural attractions (e.g., beach, lagoons, marine life, etc.)	1	2	3	4	5	6	7
15 Pleasant weather and climate	1	2	3	4	5	6	7
16 Local cuisine that is in compliance with religious beliefs (eg., halal food)	1	2	3	4	5	6	7
17 Language familiarity	1	2	3	4	5	6	7
18 Safety and security for you and your family	1	2	3	4	5	6	7
19 Easy to get tourist visa	1	2	3	4	5	6	7

8. Please describe your overall evaluation or feelings about your visit? *Please circle one number between 1 (strongly disagree) to 7 (strongly agree) for each statement.*

	Strongly disagree ↓			Neither agree nor disagree ↓			Strongly agree ↓
<b>SATISFACTION</b>							
1 I feel very good about my visit to Maldives	1	2	3	4	5	6	7
2 Overall, I am satisfied with my visit to Maldives	1	2	3	4	5	6	7
3 I am satisfied with my decision to visit Maldives.	1	2	3	4	5	6	7
<b>LOYALTY (BEHAVIOURAL)</b>							
4 I will try to return to Maldives	1	2	3	4	5	6	7
5 I think I will revisit Maldives	1	2	3	4	5	6	7
<b>LOYALTY (ATTITUDE)</b>							
6 I will encourage relatives and friends to visit Maldives	1	2	3	4	5	6	7
7 I would recommend Maldives	1	2	3	4	5	6	7

9. Please indicate your level of agreement with the following statements regarding your religion. *Please circle one number between 1 (strongly disagree) to 7 (strongly agree) for each statement.*

	Strongly disagree ↓			Neither agree nor disagree ↓			Strongly agree ↓
<b>RELIGIOUS (BELIEF)</b>							
1 I consider myself active in my faith (I spend time in mosque)	1	2	3	4	5	6	7
2 My faith is an important part of who I am as a person	1	2	3	4	5	6	7
3 I look to my faith as providing meaning and purpose in my life	1	2	3	4	5	6	7

4	My religious belief lie between my whole purpose in life	1	2	3	4	5	6	7
5	Religion is especially important to me because it answers many questions about the meaning of life	1	2	3	4	5	6	7
6	My religious faith is extremely important to me	1	2	3	4	5	6	7
7	It is important for me to spend periods of time in private religious thought and prayer	1	2	3	4	5	6	7
8	My religious beliefs influence many of my decisions and dealings in life	1	2	3	4	5	6	7
9	I pray every time I'm supposed to	1	2	3	4	5	6	7
10	I look to my faith as a source of comfort	1	2	3	4	5	6	7
RELIGIOUS PRACTICE								
11	I keep well informed about my local religious group and have influence in its decisions	1	2	3	4	5	6	7
12	I make financial contributions to my religious organization (eg. Zakat)	1	2	3	4	5	6	7
13	I enjoy participating in the activities of my religious organization	1	2	3	4	5	6	7
COMMUNITY								
14	I have a strong sense of belonging to my own religious group	1	2	3	4	5	6	7
RELIGIOUS VALUE								
15	Spiritual values are more important to me than material things	1	2	3	4	5	6	7
16	Religious people are better citizens	1	2	3	4	5	6	7

10. What is your gender? ☐ Male ☐ Female

11. How old are you? ☐ 17 or younger ☐ 18-20 ☐ 21-29 ☐ 30-39 ☐ 40-49 ☐ 50-59 ☐ 60 and over

12. What is your highest level of education?

☐ Less than high school ☐ High school / College ☐ Bachelor Degree ☐ Postgraduate

13. What is your marital status? ☐ Single ☐ Married ☐ Divorced ☐ Other

14. What is your income status? ☐ Unemployed ☐ Low income ☐ Moderate income ☐ High income

15. What is your nationality? \_\_\_\_\_

16. Where did you stay for your vacation? \_\_\_\_\_

***This is the end of the questionnaire. Please return after completion. (email: [nm8@hw.ac.uk](mailto:nm8@hw.ac.uk). Tel: +9607948320.) Thank you.***

## Appendix 4: Interview guide (version 3.1).

### **Exploring the moderating effect of Islamic Religiosity on tourist decision-making process.**

My name is Naushad Mohamed. I am a second year PhD student in Heriot-Watt University, Scotland. Using Maldives as a research context, my PhD study seeks to understand whether or not religiosity influences Muslim tourists' choice of Islamic destinations. As part of the study, information will be collected from Muslim tourists who have visited Maldives.

As mentioned in the information sheet I would like to remind you that participation in the interview is voluntary and you are free to withdraw at any time during the interview without giving a reason. This interview will take approximately 30 minutes.

You can find my contact details the copy of the participant information form that you can take with you.

This interview will ask questions related to your recent stay in Maldives.

Ice breakers:

- How was your stay in Maldives? Did you enjoy it?
- Is this your first trip to Maldives?
- Where is your home? / Where do you come from?
- Where did you stay? / How many days?

Main questions

- Is this your first trip to Maldives? / Have you been to Maldives before?
- How much do you know about Maldives? / What is it that you know about Maldives? / Did you know that Maldives is a Muslim country?
- At what point in planning your trip did you know that Maldives was a Muslim country?
- Is it important for you that this is a Muslim country?
- If this was not a Muslim country, would you still come?
- Would you like to share your travel experiences to other countries? / How was your experience in to other Muslim countries?
- How do you compare these travel experiences with Maldives?

- Being a Muslim, what is it that concerns you when: travelling / making holiday plans / choosing destinations / coming to Maldives?
- Can you describe your holiday experience in hotel/resort?
- How was the hotel facilities? / How was hotel staff? / Did they meet your expectations?
  - How was the food?
  - How was your accommodation and room?
  - Did you get to enjoy? / what did you do to enjoy yourself?
- Did you take part in any activities?
  - Did you use any hotel facilities? / recreation facilities/ swimming pool. How was it?
  - How was the beach?
  - How was the water sports activities or diving
- Did both you and your wife get to take part in activities?
- If there was one thing you wanted hotels or services providers to know about Muslim tourists, what would that be?
 

If anything related to religion mentioned, ask probe questions:

  - How important is this for you while staying in a hotel? (religious attributes)
  - How will did it affect your travel experience? (presence or absence of mosque or prayer facility)
  - How was these arrangements made in your previous travel experiences in other destinations?
- Can you describe the general environment of where you stayed? (tourist resort or local island)
  - Was there any local Muslims? Did you interact with the locals?
  - How would you describe your feels towards these islands / island communities?
  - Have you had such experiences in your previous travel experiences?
  - Do you usually travel to Muslim countries only or just any country?
- When Muslims embark on a holiday vacation, do they take any part of the religion with them?

- Is this important to you?
- What does being religious mean to you?
- How satisfied are you with your overall experience in Maldives? / Would you recommend / visit Maldives again?
  - If you recommend Maldives to a friend, why would you recommend?

**Personal questions:**

Gender: Male / Female

Marital status: Married / Single

Nationality: \_\_\_\_\_  
\_\_\_\_\_

Age \_\_\_\_\_ group:

Travelling as: Self / with Partner / Family

Place of stay: \_\_\_\_\_

*That brings us to the end of the interview. Thank you very much for your time. Have a safe journey back home.*

--END--

## Appendix 5

### PARTICIPANT INFORMATION SHEET

Researcher: Naushad Mohamed  
Heriot-watt University, Edinburgh, Scotland, EH14 4AS.  
Tel: 0131 451 8166  
Email: [nm8@hw.ac.uk](mailto:nm8@hw.ac.uk)

Supervisors: Dr. Babak Taheri ([b.taheri@hw.ac.uk](mailto:b.taheri@hw.ac.uk) +44 0131 451 4452), Dr Paul  
Hopkinson ([P.Hopkinson@hw.ac.uk](mailto:P.Hopkinson@hw.ac.uk) +971 4 4358744, Dr Ali Akbar Jafari  
([aliakbar.jafari@strath.ac.uk](mailto:aliakbar.jafari@strath.ac.uk) +44 (0) 1415483768).

---

*Study topic: Exploring the moderating effect of Islamic Religiosity on tourist  
decision-making process.*

*Invitation to the interview:*

Using Maldives as a research context, this study seeks to understand whether or not the extent to which religiosity influences Muslim tourists' choice of Islamic destinations. As part of the study, information will be collected from Muslim tourists who have visited Maldives. You are invited to take part in this study to share your travel experience to the Maldives as a Muslim tourist.

*Please read the information carefully. You may ask questions if you do not understand any part of this information sheet.*

*Participation in the interview is voluntary. Once you have decided to take part in the interview please sign the consent form. However, you are free to withdraw at any time during the interview without giving a reason.*

*How will the study be conducted?*

The interview will take approximately 40 minutes. The interview consists of face to face interview questions. With your consent, the questions and answers of the interview will be recorded.

*Confidentiality of the information provided*

The information provided in the interview will be anonymised. The records of the interview will be kept securely on password-protected computers. The persons authorised to access the information will be the researcher and the supervisors (*details of the supervisors on top of this sheet*). However, excerpts from the interview may be used for publications. Participant anonymity will be maintained by use of code names.

*Ethical approval*

This study has received full ethical approval from the School of Management and Languages at Heriot-watt University. The research involves discussion of religiousness and how religion influences tourist decision-making. Participants are free to decide not to answer a question or withdraw at any stage.

For further questions and clarifications please contact: Naushad Mohamed,  
[nm8@hw.ac.uk](mailto:nm8@hw.ac.uk)

CONSENT

If you wish to participate in this study, please sign and date below.



\_\_\_\_\_  
PARTICIPANT NAME

\_\_\_\_\_  
PARTICIPANT'S SIGNATURE      DATE

*OPTIONAL:*

*If you agree to allow your name or other identification information to be included in the final report, publications and/or presentations from this study please sign below.*

\_\_\_\_\_  
PARTICIPANT'S SIGNATURE      DATE

## APPENDIX 6: Descriptive statistics

SHAPE DESCRIPTORS							
	N	Mean	SD	Skewness		Kurtosis	
				Statistic	z value	Statistic	z value
<b>Prior Knowledge</b>							
2.Past Experience	961	0.58	0.940	1.925	24.40	<b>5.729</b>	36.35
<i>*Mean and SD for grouped data</i>							
3.Familiarity	961	3.92	1.837	0.049	0.61	-0.915	-5.80
4.Expertise	961	3.39	1.546	0.306	3.88	-0.443	-2.81
<b>Involvement</b>							
5.1 There are a variety of activities for me to participate in my visit	961	5.1	1.575	-0.729	-9.23	-0.035	-0.22
5.2 The activities that I can participate in are interesting	961	5.66	1.454	-1.236	-15.65	1.248	7.90
5.3 I can freely participate in various tourist activities during my visit	961	5.39	1.614	-0.938	-11.87	0.216	1.37
<b>Cosmopolitanism</b>							
6.1 I like to observe people from other cultures, to see what I can learn from them	961	5.30	1.612	-0.968	-12.25	0.442	2.80
6.2 I enjoy exchanging ideas with people from other cultures or countries	961	5.73	1.361	-1.140	-14.43	1.038	6.57
6.3 I am interested in learning more about people who live in other countries	961	5.76	1.360	-1.203	-15.23	1.273	8.06
6.4 I enjoy being with people from other countries to learn about	961	5.77	1.377	-1.258	-15.92	1.402	8.87

<i>their views and approaches</i>							
<b>Destination Image</b>							
<b>A. Customised Activities &amp; amenities</b>							
<i>7.7 Tailor made day trips and activities</i>	961	5.52	1.534	-1.092	-13.82	0.689	4.36
<i>7.6 Organised tour to experience local culture (eg., island hopping, visit to capital island, etc.)</i>	961	5.48	1.565	-1.017	-12.87	0.542	3.43
<i>7.5 Availability of trained help</i>	961	5.44	1.577	-1.005	-12.72	0.544	3.44
<i>7.8 Upscale local transportation facilities (e.g., speed boat, seaplane, etc.)</i>	961	5.70	1.548	-1.295	-16.39	1.080	6.84
<b>B. Destination Accessibility</b>							
<i>7.17 Language familiarity</i>	961	5.21	1.793	-0.915	-11.58	-0.009	-0.06
<i>7.18 Safety and security for you and your family</i>	961	6.33	1.072	-2.128	-26.94	<b>5.346</b>	33.84
<i>7.16 Local cuisine that is in compliance with religious beliefs (eg., halal food)</i>	961	6.11	1.341	-1.739	-22.01	2.763	17.49
<i>7.19 Easy to get tourist visa</i>	961	6.43	1.142	-2.498	-31.62	<b>6.776</b>	42.89
<b>C. Luxury services, people and reputation</b>							
<i>7.2 Luxury accommodation</i>	961	6.11	1.216	-1.545	-19.56	2.219	14.04
<i>7.3 Customized services (e.g., travel arrangements)</i>	961	6.01	1.278	-1.516	-19.19	2.239	14.17
<i>7.4 Friendly people</i>	961	6.33	1.156	-2.191	-27.73	<b>5.215</b>	33.01
<i>7.1 A destination with a good reputation</i>	961	6.22	1.195	-1.972	-24.96	4.307	27.26
<b>D. Luxury shopping and dining experience</b>							

<i>7.9 High-end shopping and boutiques</i>	961	4.04	1.803	-0.065	-0.82	-0.841	-5.32
<i>7.10 Luxury brands for shopping</i>	961	4.00	1.804	-0.065	-0.82	-0.859	-5.44
<i>7.11 Gourmet dining</i>	961	5.10	1.723	-0.748	-9.47	-0.300	-1.90
<b>E. Culture and Weather</b>							
<i>7.14 Interesting natural attractions (e.g., beach, lagoons, marine life, etc.)</i>	961	6.36	1.138	-2.306	-29.19	<b>5.836</b>	36.94
<i>7.15 Pleasant weather and climate</i>	961	5.91	1.404	-1.488	-18.84	1.954	12.37
<i>7.12 Heritage and history (e.g., museum)</i>	961	4.23	1.794	-0.179	-2.27	-0.806	-5.10
<i>7.13 Well known spa and wellness facilities</i>	961	4.85	1.805	-0.576	-7.29	-0.563	-3.56
<b>Satisfaction</b>							
<i>8.1 I feel very good about my visit to Maldives</i>	961	6.35	1.126	-2.397	-30.34	<b>6.700</b>	42.41
<i>8.2 Overall, I am satisfied with my visit to Maldives</i>	961	6.38	1.152	-2.607	-33.00	<b>7.644</b>	48.38
<i>8.3 I am satisfied with my decision to visit Maldives</i>	961	6.42	1.089	-2.540	-32.15	<b>7.351</b>	46.53
<b>Loyalty</b>							
A. Loyalty (Behavioural)							
<i>8.4 I will try to return to Maldives</i>	961	6.16	1.401	-2.009	-25.43	<b>3.769</b>	23.85
<i>8.5 I think I will revisit Maldives</i>	961	5.97	1.495	-1.612	-20.41	2.039	12.91
B. Loyalty (Attitudinal)							
<i>8.6 I will encourage relatives and friends to visit Maldives</i>	961	6.34	1.153	-2.327	-29.46	<b>6.011</b>	38.04
<i>8.7 I would recommend Maldives</i>	961	6.44	1.100	-2.709	-34.29	<b>8.240</b>	52.15
<b>Religiosity</b>							
A. Religious Belief							

<i>9.1 I consider myself active in my faith (I spend time in mosque)</i>	961	5.16	1.704	-0.799	-10.11	-0.091	-0.58
<i>9.2 My faith is an important part of who I am as a person</i>	961	6.35	1.194	-2.421	-30.65	<b>6.392</b>	40.46
<i>9.3 I look to my faith as providing meaning and purpose in my life</i>	961	6.14	1.254	-1.811	-22.92	<b>3.497</b>	22.13
<i>9.4 My religious beliefs lie between my whole purpose in life</i>	961	5.98	1.445	-1.646	-20.84	2.315	14.65
<i>9.5 Religion is especially important to me because it answers many questions about the meaning of life</i>	961	6.35	1.269	-2.334	-29.54	<b>5.360</b>	33.92
<i>9.6 My religious faith is extremely important to me</i>	961	6.50	1.087	-2.887	-36.54	<b>9.288</b>	58.78
<i>9.7 It is important for me to spend periods of time in private religious thought and prayer</i>	961	5.95	1.400	-1.536	-19.44	2.142	13.56
<i>9.8 My religious beliefs influence many of my decisions and dealings in life</i>	961	6.02	1.476	-1.799	-22.77	2.909	18.41
<i>9.9 I pray every time I'm supposed to</i>	961	5.76	1.56	-1.285	-16.27	1.009	6.39
<i>9.10 I look to my faith as a source of comfort</i>	961	6.30	1.139	-2.231	-28.24	5.89	37.28
<b>B. Religious Practice</b>							
<i>9.11 I keep well informed about my local religious group and have influence in its decisions</i>	961	4.75	1.874	-0.564	-7.14	-0.63	-3.99
<i>9.12 I make financial contributions to my religious organization (eg. Zakat)</i>	961	5.67	1.753	-1.306	-16.53	0.725	4.59
<i>9.13 I enjoy participating in the activities of my religious organization</i>	961	5.01	1.807	-0.687	-8.70	-0.434	-2.75

<b>C. Religious community attachment</b>							
<i>9.14 I have a strong sense of belonging to my own religious group</i>	961	5.64	1.694	-1.285	-16.27	0.825	5.22
<b>D. Religious value</b>							
<i>9.15 Spiritual values are more important to me than material things</i>	961	6.08	1.276	-1.715	-21.71	3.132	19.82
<i>9.16 Religious people are better citizens</i>	961	5.50	1.684	-1.035	-13.10	0.334	2.11

*Note.* The  $z$  values are derived by dividing the statistics by the appropriate standard errors of 0.79 (skewness) and 0.158 for Kurtosis (except for Information source).

## APPENDIX 7: Normality tests

Tests of normality: <b>Kalmogorov-Smirnov test and Shapiro-Wilk test</b>						
	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
	Statistic	df	sig	Statistic	df	sig
<b>Prior Knowledge</b>						
<i>2.Past Experience</i>	0.134	961	0.000	0.941	961	0.000
<i>3.Familiarity</i>	0.329	961	0.000	0.685	961	0.000
<i>4.Expertise</i>	0.115	961	0.000	0.936	961	0.000
<b>Involvement</b>						
<i>5.1 There are a variety of activities for me to participate in my visit</i>	0.171	961	0.000	0.903	961	0.000
<i>5.2 The activities that I can participate in are interesting</i>	0.241	961	0.000	0.826	961	0.000
<i>5.3 I can freely participate in various tourist activities during my visit</i>	0.203	961	0.000	0.859	961	0.000
<b>Cosmopolitanism</b>						
<i>6.1 I like to observe people from other cultures, to see what I can learn from them</i>	0.191	961	0.000	0.867	961	0.000
<i>6.2 I enjoy exchanging ideas with people from other cultures or countries</i>	0.230	961	0.000	0.833	961	0.000
<i>6.3 I am interested in learning more about people who live in other countries</i>	0.222	961	0.000	0.825	961	0.000
<i>6.4 I enjoy being with people from other countries to learn about their views and approaches</i>	0.231	961	0.000	0.819	961	0.000
<b>Destination Image</b>						
<b>A. Customised Activities &amp; amenities</b>						

<i>7.7 Tailor made day trips and activities</i>	0.227	961	0.000	0.845	961	0.000
<i>7.6 Organised tour to experience local culture (e.g., island hopping, visit to capital island, etc.)</i>	0.195	961	0.000	0.850	961	0.000
<i>7.5 Availability of trained help</i>	0.193	961	0.000	0.852	961	0.000
<i>7.8 Upscale local transportation facilities (e.g., speed boat, seaplane, etc.)</i>	0.241	961	0.000	0.800	961	0.000
<b>B. Destination Accessibility</b>						
<i>7.17 Language familiarity</i>	0.190	961	0.000	0.855	961	0.000
<i>7.18 Safety and security for you and your family</i>	0.340	961	0.000	0.664	961	0.000
<i>7.16 Local cuisine that is in compliance with religious beliefs (e.g., halal food)</i>	0.318	961	0.000	0.705	961	0.000
<i>7.19 Easy to get tourist visa</i>	0.404	961	0.000	0.571	961	0.000
<b>C. Luxury services, people and reputation</b>						
<i>7.2 Luxury accommodation</i>	0.291	961	0.000	0.746	961	0.000
<i>7.3 Customized services (e.g., travel arrangements)</i>	0.260	961	0.000	0.765	961	0.000
<i>7.4 Friendly people</i>	0.360	961	0.000	0.639	961	0.000
<i>7.1 A destination with a good reputation</i>	0.317	961	0.000	0.691	961	0.000
<b>D. Luxury shopping and dining experience</b>						
<i>7.9 High-end shopping and boutiques</i>	0.151	961	0.000	0.935	961	0.000
<i>7.10 Luxury brands for shopping</i>	0.144	961	0.000	0.936	961	0.000
<i>7.11 Gourmet dining</i>	0.194	961	0.000	0.886	961	0.000
<b>E. Culture and Weather</b>						
<i>7.14 Interesting natural attractions (e.g., beach, lagoons, marine life, etc.)</i>	0.369	961	0.000	0.621	961	0.000
<i>7.15 Pleasant weather and climate</i>	0.252	961	0.000	0.77	961	0.000
<i>7.12 Heritage and history (e.g., museum)</i>	0.142	961	0.000	0.935	961	0.000
<i>7.13 Well known spa and wellness facilities</i>	0.155	961	0.000	0.902	961	0.000



<b>Satisfaction</b>						
<i>8.1 I feel very good about my visit to Maldives</i>	0.353	961	0.000	0.626	961	0.000
<i>8.2 Overall, I am satisfied with my visit to Maldives</i>	0.358	961	0.000	0.595	961	0.000
<i>8.3 I am satisfied with my decision to visit Maldives</i>	0.382	961	0.000	0.590	961	0.000
<b>Loyalty</b>						
A. Loyalty (Behavioural)						
<i>8.4 I will try to return to Maldives</i>	0.340	961	0.000	0.655	961	0.000
<i>8.5 I think I will revisit Maldives</i>	0.298	961	0.000	0.723	961	0.000
B. Loyalty (Attitudinal)						
<i>8.6 I will encourage relatives and friends to visit Maldives</i>	0.356	961	0.000	0.627	961	0.000
<i>8.7 I would recommend Maldives</i>	0.387	961	0.000	0.568	961	0.000
<b>Religiosity</b>						
<b>A. Religious Belief</b>						
<i>9.1 I consider myself active in my faith (I spend time in mosque)</i>	0.177	961	0.000	0.880	961	0.000
<i>9.2 My faith is an important part of who I am as a person</i>	0.371	961	0.000	0.605	961	0.000
<i>9.3 I look to my faith as providing meaning and purpose in my life</i>	0.303	961	0.000	0.714	961	0.000
<i>9.4 My religious beliefs lie between my whole purpose in life</i>	0.282	961	0.000	0.731	961	0.000
<i>9.5 Religion is especially important to me because it answers many questions about the meaning of life</i>	0.402	961	0.000	0.580	961	0.000
<i>9.6 My religious faith is extremely important to me</i>	0.423	961	0.000	0.522	961	0.000
<i>9.7 It is important for me to spend periods of time in private religious thought and prayer</i>	0.274	961	0.000	0.755	961	0.000
<i>9.8 My religious beliefs influence many of my decisions and dealings in life</i>	0.302	961	0.000	0.700	961	0.000
<i>9.9 I pray every time I'm supposed to</i>	0.260	961	0.000	0.784	961	0.000
<i>9.10 I look to my faith as a source of comfort</i>	0.335	961	0.000	0.656	961	0.000
<b>B. Religious Practice</b>						

<i>9.11 I keep well informed about my local religious group and have influence in its decisions</i>	0.154	961	0.000	0.896	961	0.000
<i>9.12 I make financial contributions to my religious organization (eg. Zakat)</i>	0.264	961	0.000	0.761	961	0.000
<i>9.13 I enjoy participating in the activities of my religious organization</i>	0.169	961	0.000	0.886	961	0.000
<b>C. Religious community attachment</b>						
<i>9.14 I have a strong sense of belonging to my own religious group</i>	0.239	961	0.000	0.782	961	0.000
<b>D. Religious value</b>						
<i>9.15 Spiritual values are more important to me than material things</i>	0.286	961	0.000	0.735	961	0.000
<i>9.16 Religious people are better citizens</i>	0.225	961	0.000	0.820	961	0.000

a. Lilliefors Significance Correction

## **Appendix 8: Academic achievements**

### Poster presentation:

- Presented a poster at ESRC conference, University of Liverpool – 17<sup>th</sup> June 2016

### Refereed Conference papers:

- Presented an extended abstract paper on “Tangible and Intangible Heritage in Islamic Destinations” (Qualitative results of thesis) Academy of Marketing Colloquium, Royal Holloway University of London – 16<sup>th</sup> September 2016
- Presented an extended abstract paper on “Islamic Tourism: What do Muslim tourists expect in an Islamic Destination? “ Doctoral Colloquium on Service Management, University of Edinburgh – 28<sup>th</sup> October 2016
- Presented an extended abstract paper on “Maldives as Islamic destination image” (Quantitative results), Advances in Tourism Marketing Conference, Casablanca Morocco – 6<sup>th</sup> to 9<sup>th</sup> September 2017.
- Presented an extended abstract paper on “Examining the influence of religion on tourist decision-making”, Tourist Engagement in the Tourism Industry: New Trends and Implications for Research, Academy of Marketing Colloquium, Heriot-Watt University – 1<sup>st</sup> December 2017.